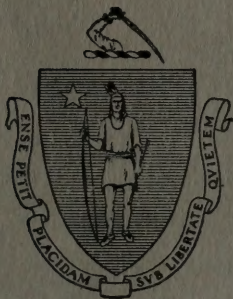


The Commonwealth of Massachusetts:
Dept. of Banking and Insurance:
DIVISION OF BANKS AND LOAN AGENCIES.



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending June 30, 1964

SECTION B

RELATING TO

CREDIT UNIONS

6-8-1965

STATE LIBRARY OF MASSACHUSETTS

JUN 2 1965

STATE HOUSE, BOSTON

MASS. OFFICIALS

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks

and

General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Credit Union Examinations

PAUL DONOVAN

Assistant Director of Credit Union Examinations

EDWARD J. ODELL

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
October 1, 1964

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1964.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1963 to June 30, 1964, inclusive.

During the period ending June 30, 1964, three new credit unions began business, and four entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1964 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1964 the 438 credit unions in operation had total assets of \$278,128,128 which represents an increase of \$25,238,024 or 9.98% over the figure of June 30, 1963.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$3,270,425 to the present outstanding balance of \$61,604,108 and the secured group increased \$11,935,951 to \$53,162,354. Together these two classifications comprise 41.27% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$83,967,275 representing 30.19% of total assets reflects an increase of \$6,486,400 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$1,190,142 during the year. The present book value of \$22,691,210 or 8.16% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks increased \$1,419,205 to a present total of \$14,555,645 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,997,139 to an outstanding balance of \$15,521,520. Investments in bank stocks increased \$666,600 to a total book figure of \$5,714,113 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$44,803 during the year and the present combined total of \$9,431,993 equals 3.39% of total assets.

Shares and Deposits

Outstanding share capital increased \$21,404,137 or 10.18% during the year to a present balance of \$231,736,944 which is held by 447,794 members. Deposits including club accounts decreased \$222,534 to a total of \$6,648,274.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,709,488 during the period and the present combined total of \$29,638,000 represents 10.66% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1963 AND JUNE 30, 1964

Date Business Commenced	Name	Location
Nov. 1, 1963 Feb. 6, 1964 Apr. 30, 1964	Fernandes Employees Credit Union Vamco Employees Credit Union C L U Credit Union	Norton West Springfield Springfield

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1963 AND JUNE 30, 1964, INCLUSIVE

- Bakers Local No. 45 Credit Union, Boston
- Cambridge Credit Union, Cambridge
- Everett Fire Department Credit Union, Everett*
- Family Credit Union, Chelsea
- Fenway Credit Union, Boston
- Franklin Aid Credit Union, Dorchester
- Friend Street Credit Union, Boston
- Kirstein Leather Credit Union, Peabody
- Korn Leather Employees Credit Union, Peabody
- Majestic Credit Union, Malden**
- Mutual Credit Union, Boston*
- New Deal Credit Union, Everett
- Olympia Credit Union, Haverhill*
- Safety Credit Union, Malden**
- Sales House Credit Union, Revere*
- Stoughton Credit Union, Stoughton
- United Credit Union, Lawrence*
- Walter Baker Employees Credit Union, Dorchester
- Wards Credit Union, Boston**
- Watertown Italian-American Credit Union, Watertown
- Weavers Progressive Credit Union, Fall River

*Commenced liquidation during the period covered by this report.
**Commenced and completed liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Submitted herewith is legislation effective on or after July 1, 1963 and legislation signed by His Excellency the Governor but effective subsequent to June 30, 1964, the date of this annual report. The latter is included for the purpose of complete legislative reporting as of the time of the printing of this document.

ACTS AND RESOLVES OF 1963

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
152 (Resolve)	Acts and Resolves of 1963	Providing for an investigation and study by a special commission of the laws of the Commonwealth relating to loans and credit.
227	G.L., c. 171, s. 16	Regulating the powers and duties of the board of directors and authorizing such board to appoint an executive committee or membership officer.
318	G.L., c. 171, s. 24	Relative to the limitation on the term of personal loans and authorizing loans guaranteed by the Massachusetts Higher Education Assistance Corporation.
324	G.L., c. 171, s. 19	Establishing an alternate type of guaranty fund in credit unions which are members of the Massachusetts Credit Union Share Insurance Corporation.
325	Chapter 46 of the Acts of 1945 as amended by Chapter 108 of the Acts of 1961	Relative to the making and acquisition of loans and advances insured or guaranteed pursuant to the Servicemen's Readjustment Act of 1944.
416	G.L., c. 171, s. 10	Increasing the amount of shares and deposits that members of certain credit unions may hold in individual or joint accounts.
646	G.L., c. 140, s. 114A	Excluding banks and credit unions from certain provisions of the law governing the making of loans of three thousand dollars or less.

ACTS AND RESOLVES OF 1964

5 (Resolve)	Acts and Resolves of 1964	Reviving and continuing, among others, the unpaid special commission charged with investigating and studying the laws of the Commonwealth relating to loans and credit.
68 (Resolve)	Acts and Resolves	Increasing the scope of the special commission studying the laws relating to loans and credit.
115 (Resolve)	Acts and Resolves of 1964	Authorizing the special commission studying the laws relating to loans and credit to file interim reports.

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
67	G.L., c. 276, s. 57	Providing that credit union passbooks shall be sufficient collateral for bail.
93	G.L., c. 167, s. 52	Permitting banks and credit unions to close for reasons of national mourning, rejoicing or any emergency upon proclamation of the Governor and without risk of adverse legal consequences.
208	G.L., c. 171, s. 19; Chapter 294 of the Acts of 1961, s. 6, 7, 8	Making certain changes in the law establishing Massachusetts Credit Union Share Insurance Corporation and relative to guaranty funds of credit unions which are members thereof.
213	G.L., c. 171, s. 24, subdivision (B)	Increasing the amount that may be lent in real estate mortgages by credit unions having assets of \$500,000 or more to \$20,000 in one parcel and \$40,000 to one borrower, and lengthening from twenty to twenty-five years the maturity of an eighty per cent of value direct reduction loan.
222	G.L., c. 171, s. 21	Authorizing investment in insurance stocks which are legal for investment by savings banks.
223	G.L., c. 171, s. 24, subdivision (A)	Increasing the amount that may be lent to one borrower with one co-signer.
226	G.L., c. 171, s. 10	Increasing share and deposit limitations in credit unions which are members of The Massachusetts Credit Union Share Insurance Corporation.
236	G.L., c. 167, new s. 56B; G.L., c. 175, s. 110, sub- divisions A, B; s. 177, 184	Permitting the purchase of group accident and health insurance on the lives of debtors who request such insurance.
237	G.L., c. 167, s. 57	Allowing a credit union to purchase group accident and health insurance or group, medical, surgical and hospital insurance or benefits for its employees, officers and directors.
242	G.L., c. 171, s. 24, subdivision (A)	Authorizing credit unions having assets of \$500,000 or more to lend on the security of certain stocks.
258	G.L., c. 171, s. 2, 3, 30	Relative to the organization of new credit unions.
269	G.L., c. 26, s. 3	Establishing the office of Deputy Commissioner and General Counsel in the Division of Banks and Loan Agencies.
234	G.L., c. 201A, s. 1	Including credit unions in the definition of the word "bank" in the Uniform Gifts to Minors Act.

REGULATIONS

There is described below one regulation of the Commissioner of Banks promulgated between July 1, 1963 and June 30, 1964, affecting credit unions.

July 10, 1963 Regulations of the Commissioner of Banks pertaining to investment in corporations or associations formed for the purpose of furnishing information or services to banks and credit unions.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,266,264.41 at the close of business on June 30, 1964. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-one member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and sixty-two member credit unions.

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	64
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	39	66
Aerovox Employees Credit Union	New Bedford	32	62
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amico Credit Union	Wakefield	40	68
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	40	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	70
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Ber Ditcherver Credit Union	Boston	11	46
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	46
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	13	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	18	50
Brighton-Allston Credit Union	Boston	13	48
Brockton Credit Union	Brockton	19	50
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	50
Brockton Taunton Gas Employees Credit Union	Brockton	19	50
Brookline Municipal Credit Union	Brookline	19	52
Brotherhood Credit Union	Lynn	30	58
Buxton Employees Credit Union	Springfield	38	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	24	54
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Valve Credit Union, The	Springfield	38	66
Charlton Credit Union	Charlton	21	52
Cheney Bigelow Credit Union	Springfield	38	66
Chestnut Credit Union	Chelsea	21	52
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	62
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	24	56
Clevite Transistor Employees Credit Union	Waltham	40	68
C L U Credit Union	Springfield	38	66
Colasso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	32	62
Corenco Employees Credit Union	Boston	13	48
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Framingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Leominster	29	58
Eagle Credit Union	Pittsfield	35	64
Eamco Credit Union	Cambridge	20	52
Easinco Employees Credit Union	Newton	33	62
Eastern Credit Union	Framingham	25	56
Eaton Credit Union	Boston	13	48
Edico Credit Union	Brockton	19	52
Elco Club Credit Union	Palmer	34	62
Elgasco Credit Union	Lawrence	28	58
Elm Credit Union	Cambridge	20	52
Emastryco Credit Union	Lawrence	28	58
Embeco Credit Union	Springfield	38	66
Emblem Credit Union	Boston	13	48
EPCO Employees Credit Union	Pittsfield	35	64
Esfex Credit Union	West Springfield	41	68
Essex Agricultural Credit Union	Danvers	23	54
Everett Credit Union	Everett	24	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Fall River	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpaco Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	14	48
Fenwal Credit Union	Ashland	10	46
Fernandes Employees Credit Union	Norton	34	62
F. I. A. Credit Union	Fitchburg	25	56
Filene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchburg Postal Employees Credit Union	Fitchburg	25	56
Fitchco Credit Union	Fitchburg	25	56
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
Frontenac Credit Union	Lawrence	28	58
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hamco Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	15	48
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	64
Herald-Traveler Employees Credit Union, The	Boston	15	48
Hersey Employees Credit Union	Dedham	23	54
High Carbon Credit Union	Millbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	North Adams	33	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howeo Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	35	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
ITT Surco Employees Credit Union	Clinton	23	54
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jogues Credit Union	Chelsea	21	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judaean Credit Union	Chelsea	21	52

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Kavodian Credit Union	Fall River	24	54
K B Credit Union	Northbridge	33	62
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	48
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	28	58
Lawrence Teachers Credit Union	Lawrence	28	58
L. B. Evans Employees Credit Union	Wakefield	40	68
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberal Credit Union	Boston	15	48
Liberty Credit Union	Boston	15	48
Lodding Employees Credit Union	Auburn	10	46
Lombard Governor Credit Union	Ashland	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	48
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMSR Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	29	58
Lowell Postal Employees Credit Union	Lowell	29	58
Lowell Rendering Employees Credit Union	Lowell	29	58
Luso-American Credit Union	Peabody	35	64
Lynn Credit Union	Lynn	30	58
Lynn Independent Workmens Circle Credit Union	Lynn	30	58
Lynn Municipal Employees Credit Union	Lynn	30	60
Lynn Police Credit Union	Lynn	30	60
Lynn Postal District Employees Credit Union	Lynn	30	60
Lynn Teachers Credit Union	Lynn	30	60
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	50
Madison Credit Union	Chelsea	22	52
Malden City Employees Credit Union	Malden	31	60
Malden G. & E. Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marconi Credit Union	Lawrence	28	58
Marillac Credit Union	Boston	16	50
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Massachusetts Mutual Employees Credit Union	Springfield	38	66
Mascot Credit Union, The	Boston	16	50
Maynard Consumers Credit Union	Maynard	31	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	31	60
Medway Credit Union	Medway	31	60
M E E C Employees Credit Union	Haverhill	27	56
Melco Credit Union	Hopedale	28	58
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Milford Credit Union	Milford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohliwer Credit Union	Boston	16	50
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MTA Employees Credit Union	Boston	16	50
Nablanko Credit Union	Holyoke	27	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Needham School Employees Credit Union	Needham	32	60
Nemasket Credit Union	Middleborough	31	60
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	32	62
New Bedford Municipal Employees Credit Union	New Bedford	32	62
New Bedford Postal Employees Credit Union	New Bedford	32	62
Newburyport Credit Union	Newburyport	33	62
New Chelsea Credit Union	Chelsea	22	52
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	33	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	29	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	42	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	17	50
Perkins Gear Credit Union	West Springfield	41	68
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	17	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	64
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	35	64
Press Radio Credit Union	New Bedford	32	62
Pressers Union Local 12 ILGWU Credit Union	Boston	17	50
Produce Terminal Credit Union	Boston	17	50
Producers Dairy Employees Credit Union	Brockton	19	52
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyralt Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	38	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
R L D A Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Rust Craft Credit Union	Dedham	23	54
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	30	60
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	36	64
Samson Cordage Employees Credit Union	Shirley	37	66
Saugus Credit Union	Saugus	37	64
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56
Setco Credit Union	Springfield	38	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	20	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	66
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Spasco Credit Union	Springfield	39	66
Sprague Electric Credit Union	North Adams	33	62
Springfield Armory Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield-Monarch Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	22	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	41	68
Swift Employees Credit Union	Somerville	37	66
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	39	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	18	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	18	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
Vamco Employees Credit Union	West Springfield	41	68
V. F. W. No. 2005 Credit Union	Marblehead	31	60
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	40	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Dedham	23	54
West Lynn G. E. Employees Credit Union	Lynn	30	60
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	34	62
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	70
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Polish Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS
SHOWING
NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION
AS OF JUNE 30, 1964

ACTON

***T. I. C. Employees Credit Union**
Technology Instrument Corporation
 531 Main Street

Incorporated May 11, 1953

R. G. Gagne
President

G. W. Dewey
Treasurer

Total Assets \$84,219 45

ACUSHNET

Acushnet Process Employees Credit Union

Acushnet Process Sales Company
 Slocum Street

Incorporated October 1, 1941

E. P. Robbins
President

Edward Powers
Treasurer

Total Assets \$588,260 58

AMESBURY

***Amesbury Franco-American Credit Union**
 32 Friend Street

Incorporated July 6, 1939

Louis Stuart
President

E. A. Ouellet
Treasurer

Total Assets \$1,214,770 71

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
 400 Main Street

Incorporated June 21, 1945

E. J. Phair
President

H. L. Bates
Treasurer

Total Assets \$263,696 69

Lombard Governor Credit Union
Lombard Governor Corporation
 Main Street

Incorporated September 27, 1957

G. L. Stone
President

Cleona Decrow
Treasurer

Total Assets \$18,049 71

ATHOL

***Athol Credit Union**
 513 Main Street

Incorporated July 7, 1930

E. L. Bruno
President

J. R. Linehan
Treasurer

Total Assets \$5,338,428 30

ATTLEBORO

Sisalkraft Credit Union

American Reenforced Paper Company
 55 Starkey Avenue

Incorporated April 10, 1934

R. E. Anderson
President

Dorothy I. Sinclair
Treasurer

Total Assets \$239,657 08

AUBURN

Lodding Employees Credit Union
 Sword Street

Incorporated May 31, 1956

Murad Muradian
President

Therese E. Adams
Treasurer

Total Assets \$87,406 85

Worcester Rendering Employees Credit Union

Worcester Rendering Company
 218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr.
President

F. W. White
Treasurer

Total Assets \$3,362 78

BARRE

Barwoolco Credit Union

The Barre Wool Combing Company, Ltd.
 Vernon Avenue

Incorporated August 15, 1946

C. W. Damon
President

Margaret E. Rich
Treasurer

Total Assets \$309,682 33

BEDFORD

***Mitre Employees Credit Union**
 Route 62
 Gaither Building

Incorporated May 5, 1959

E. D. Reardon
President

R. C. Arsenault
Treasurer

Total Assets \$924,399 41

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein <i>President</i>	Max Weinberg <i>Treasurer</i>
Total Assets	\$52,398 03

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson <i>President</i>	W. C. Keaney <i>Treasurer</i>
Total Assets	\$405,569 58

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A. A. McCance <i>President</i>	W. W. Burgess, Jr. <i>Treasurer</i>
Total Assets	\$154,038 68

BOSTON**AFL-CIO Postal Clerks Credit Union**
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt <i>President</i>	W. E. Bermingham <i>Treasurer</i>
Total Assets	\$45,648 10

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof <i>President</i>	Edith M. Flansbury <i>Treasurer</i>
Total Assets	\$262,024 67

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub <i>President</i>	D. A. Annis <i>Treasurer</i>
Total Assets	\$99,479 50

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari <i>President</i>	Grace R. Pontuso <i>Treasurer</i>
Total Assets	\$293,173 76

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson <i>President</i>	J. W. Bradbury <i>Treasurer</i>
Total Assets	\$104,689 50

***B. C. G. Employees Credit Union**
Boston Consolidated Gas Company
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark <i>President</i>	T. J. Gately <i>Treasurer</i>
Total Assets	\$1,207,917 22

Ber Ditcher Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff <i>President</i>	Max Greenspoon <i>Treasurer</i>
Total Assets	\$21,204 26

***B L H Employees Credit Union**
The Boston Lying-in Hospital
221 Longwood Avenue

Incorporated May 7, 1952

W. D. Zeller <i>President</i>	D. J. Coppinger <i>Treasurer</i>
Total Assets	\$207,002 69

***Blue Hill Credit Union**
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf <i>President</i>	M. H. Finkel <i>Treasurer</i>
Total Assets	\$9,812,931 98

Borisaver Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind <i>President</i>	Harry Pearlman <i>Treasurer</i>
Total Assets	\$85,152 89

BOSTON***Boston American Composing Room Credit Union**

Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt
President

J. J. Dowd
Treasurer

Total Assets \$23,322 01

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson
President

A. S. Plimpton
Treasurer

Total Assets \$2,616,544 31

Boston & Maine Railroad Employees Credit Union
150 Causeway Street

Incorporated February 26, 1915

C. J. Conway
President

C. H. Spinney
Treasurer

Total Assets \$2,077,157 97

Boston Arbeiter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan
President

Samuel Robinson
Treasurer

Total Assets \$37,728 67

Boston Edison Employees Credit Union
39 Boylston Street

Incorporated December 30, 1940

H. R. Sanford
President

J. A. Galvin
Treasurer

Total Assets \$2,433,079 80

***Boston Firefighters Credit Union**
80 Boylston Street

Incorporated November 25, 1947

R. L. Hennessey
President

T. J. McGonagle
Treasurer

Total Assets \$2,668,981 66

Boston Globe Employees Credit Union
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

J. R. Fahey
President

T. M. Doonan
Treasurer

Total Assets \$302,560 50

Boston I. R. A. Employees Credit Union
Internal Revenue Agent
55 Tremont Street
Room 309

Incorporated May 29, 1957

Charles Karger
President

D. E. Pecarella
Treasurer

Total Assets \$32,530 84

***Boston Post Office Employees Credit Union**
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady
President

P. A. McDonald
Treasurer

Total Assets \$962,232 90

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan
President

L. F. Hewitt
Treasurer

Total Assets \$1,145,224 35

Boston Railway Mail Employees Credit Union
Room 949
Post Office Building

Incorporated April 15, 1930

J. M. Dullea
President

J. E. Lane
Treasurer

Total Assets \$170,486 29

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

A. E. Doherty
President

E. F. Jones
Treasurer

Total Assets \$193,729 14

Boston Taxi Drivers Association Credit Union

196 West Broadway
(South Boston District)

Incorporated July 25, 1952

Max Dobro
President

L. A. Weinstein
Treasurer

Total Assets \$11,971 52

***Boston University Employees Credit Union**
226 Bay State Road

Incorporated May 7, 1952

Eleanor R. Collier
President

E. F. Wilder
Treasurer

Total Assets \$604,891 90

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Anne B. Keane
President

Harry Grossman
Treasurer

Total Assets \$54,958 89

***Brighton-Allston Credit Union**
157 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz
President

Abraham Gilman
Treasurer

Total Assets \$89,932 33

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

W. F. Greeley
President

Mary R. Hodes
Treasurer

Total Assets \$561,268 93

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine
President

Morris Thompson
Treasurer

Total Assets \$75,891 40

City of Boston Employees Credit Union
34 City Hall
School Street

Incorporated November 5, 1915

J. J. Donovan
President

R. E. Covell
Treasurer

Total Assets \$5,509,534 30

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey
President

H. A. Field
Treasurer

Total Assets \$80,045 27

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

W. A. Foreman
President

Irving Cutler
Treasurer

Total Assets \$26,025 59

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1957

Alberta T. Burke
President

M. G. Scanzio
Treasurer

Total Assets \$134,095 21

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

R. A. McNamara
President

H. A. Taylor
Treasurer

Total Assets \$5,422 88

Dorchester Credit Union
2075 Dorchester Avenue
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr.
President

L. F. O'Donnell
Treasurer

Total Assets †\$4,849 24

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector
President

Barnet Bresnick
Treasurer

Total Assets \$45,686 19

Eaton Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price
President

B. M. Reisman
Treasurer

Total Assets \$108,320 21

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

W. F. Maier
President

G. G. Phair
Treasurer

Total Assets \$236,176 67

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray
President

Solomon Pollack
Treasurer

Total Assets \$113,287 97

*Share Insurance member.

†Figure as of last examination date, April, 1963.

BOSTON**Federation Credit Union
Room 422
South Postal Annex**

Incorporated October 8, 1954

V. J. Prendergast B. E. O'Neil
President *Treasurer*

Total Assets \$92,491 50

**Filene Credit Union
426 Washington Street**

Incorporated October 21, 1921

J. E. Steinberg Josephine D. Boellhoff
President *Treasurer*

Total Assets \$1,289,506 28

**Firefundic Credit Union
Firemen's Fund Insurance Company
10 Post Office Square**

Incorporated February 29, 1940

E. A. Bragdon C. J. Garofano
President *Treasurer*

Total Assets \$26,500 25

**Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)**

Incorporated November 30, 1926

Gabriel Cohen Herbert Coleman
President *Treasurer*

Total Assets \$70,037 19

**Freedom House Credit Union
14 Crawford Street
(Roxbury District)**

Incorporated August 2, 1962

D. E. Lane L. O. Lindsay
President *Treasurer*

Total Assets \$7,632 83

***The Friendship Credit Union
1115 Blue Hill Avenue
(Dorchester District)**

Incorporated December 16, 1926

S. H. Plotkin Ralph Slavet
President *Treasurer*

Total Assets \$79,382 49

**Geneva Credit Union
1218 Blue Hill Avenue
(Mattapan District)**

Incorporated November 6, 1926

E. J. Walsh Stanley Finkel
President *Treasurer*

Total Assets \$49,621 38

**Gilco Credit Union
Gilchrist Company
417 Washington Street**

Incorporated July 11, 1914

Barbara C. Rimbach W. N. Smith
President *Treasurer*

Total Assets \$115,940 38

**Glenway Credit Union
1346 Blue Hill Avenue
(Mattapan District)**

Incorporated March 24, 1927

Paul Machlin J. J. Greenberg
President *Treasurer*

Total Assets \$7,577 78

**Glodel Credit Union
135 Morrissey Boulevard**

Incorporated March 17, 1955

A. J. Krupa J. J. Spack
President *Treasurer*

Total Assets \$44,773 88

***Greyhound Employees Credit Union
571 East First Street
(South Boston District)**

Incorporated October 11, 1961

J. B. Brown E. H. Budlong, Jr.
President *Treasurer*

Total Assets \$59,200 00

**Gulf Boston Credit Union
Room 536
31 St. James Avenue**

Incorporated August 5, 1940

C. A. Frost R. E. Danielson
President *Treasurer*

Total Assets \$48,374 86

**Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)**

Incorporated April 1, 1940

T. G. Nash Josephine E. Murphy
President *Treasurer*

Total Assets \$17,561 63

**Harmony Credit Union
243 Meridian Street
(East Boston District)**

Incorporated March 17, 1927

Arthur Stern Robert Fisher
President *Treasurer*

Total Assets \$14,575 48

Harold Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

I. I. Gelerman
President

L. D. Kessler
Treasurer

Total Assets \$212,360 52

The Herald-Traveler Employees Credit Union
300 Harrison Avenue

Incorporated July 22, 1926

A. E. Vytal
President

J. J. O'Brien
Treasurer

Total Assets \$171,713 26

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown
President

M. H. Role
Treasurer

Total Assets \$772,989 07

Howard Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 29, 1926

E. B. Clark
President

Morris Tonkin
Treasurer

Total Assets \$122,785 74

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

J. D. Keane
President

R. H. Bilodeau
Treasurer

Total Assets \$20,506 18

Humboldt Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
President

A. A. Wecker
Treasurer

Total Assets \$133,644 15

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

Natalie Hebert
President

J. J. Campana
Treasurer

Total Assets \$1,591,563 22

***I O S O I Credit Union**
215 Hanover Street

Incorporated October 31, 1960

J. P. LaMonica
President

Paolo DiCalogero
Treasurer

Total Assets \$33,534 49

Jamaica Plain Credit Union
48 Priesing Street
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman
President

G. N. Cohen
Treasurer

Total Assets \$28,471 02

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

Ernest Kreismanis
President

Francis Duks
Treasurer

Total Assets \$80,500 06

Liberal Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow
President

Philip Garber
Treasurer

Total Assets \$32,041 40

Liberty Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky
President

Samuel Rachlis
Treasurer

Total Assets \$225,612 04

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

Fred Squires
President

Max Shlifer
Treasurer

Total Assets \$258,771 97

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva
President

Aaron Chalfin
Treasurer

Total Assets \$58,146 33

BOSTON**Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

G. W. Daynes
*President*C. J. Jacobs
Treasurer

Total Assets . . . \$41,689 77

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer
*President*David Kaiser
Treasurer

Total Assets . . . \$140,801 37

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Samuel Berg
*President*Philip Shane
Treasurer

Total Assets . . . \$75,517 18

***Mohliwer Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt
*President*Abraham Aserkoff
Treasurer

Total Assets . . . \$227,463 19

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen
*President*Ruben Weiner
Treasurer

Total Assets . . . \$156,138 64

Morgan Memorial Credit Union
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton
*President*R. E. Everest
Treasurer

Total Assets . . . \$42,244 10

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern
*President*Rae G. Kurlansky
Treasurer

Total Assets . . . \$37,851 42

MTA Employees Credit Union
500 Arborway
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines
*President*C. L. Gambon
Treasurer

Total Assets . . . \$5,209,581 18

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum
*President*R. F. Buckley
Treasurer

Total Assets . . . \$331,189 28

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

A. F. Lynch
*President*S. I. Rosenthal
Treasurer

Total Assets . . . \$1,507,362 24

***New Haven Railroad Employees Credit Union**
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie
*President*L. S. Cashman
Treasurer

Total Assets . . . \$6,999,737 05

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy
*President*Julius Stone
Treasurer

Total Assets . . . \$1,349,758 54

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove
*President*F. B. Seitz, Jr.
Treasurer

Total Assets . . . \$111,722 22

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

C. F. Curran <i>President</i>	R. S. Daniels <i>Treasurer</i>
Total Assets	\$178,025 13

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

W. J. Macfarlane <i>President</i>	J. W. Wilson <i>Treasurer</i>
Total Assets	\$351,222 51

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace <i>President</i>	Lou Plotkin <i>Treasurer</i>
Total Assets	\$65,298 00

Produce Terminal Credit Union
Room 283
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan <i>President</i>	P. N. Stevenson <i>Treasurer</i>
Total Assets	\$67,212 22

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara <i>President</i>	D. J. Keough <i>Treasurer</i>
Total Assets	\$41,404 76

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac <i>President</i>	Michael Lottero <i>Treasurer</i>
Total Assets	\$349,515 17

R L D A Credit Union
333 Washington Street
Room 330

Incorporated April 30, 1962

Patrick Downey <i>President</i>	J. L. Murray <i>Treasurer</i>
Total Assets	\$13,381 54

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin <i>President</i>	Morris Mays <i>Treasurer</i>
Total Assets	\$82,636 10

Seaver Credit Union
101 Crawford Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff <i>President</i>	Joseph Greenberg <i>Treasurer</i>
Total Assets	\$44,754 00

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

Helen A. Savage <i>President</i>	J. F. Bean, Jr. <i>Treasurer</i>
Total Assets	\$222,390 13

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

E. M. Reppucci <i>President</i>	Vito Comperchio <i>Treasurer</i>
Total Assets	\$2,198,342 34

Square Deal Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

Samuel Diamond <i>President</i>	Isaac Temkin <i>Treasurer</i>
Total Assets	\$41,755 31

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick <i>President</i>	E. W. Towne <i>Treasurer</i>
Total Assets	\$1,452,849 55

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

M. F. Pigott, Jr. <i>President</i>	A. M. Brown <i>Treasurer</i>
Total Assets	\$100,508 29

BOSTON**Telephone Workers Credit Union**
50 Oliver Street

Incorporated March 3, 1917

T. E. Regan
*President*E. J. Simonian
Treasurer

Total Assets . . . \$6,832,648 35

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry
*President*Verna B. Leighton
Treasurer

Total Assets . . . \$14,435 07

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 905
55 Tremont Street

Incorporated August 10, 1953

L. V. Johnson
*President*F. J. McGinn
Treasurer

Total Assets . . . \$126,853 24

Victory Credit Union
925 Washington Street
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan
*President*Israel Glick
Treasurer

Total Assets . . . \$32,522 72

Wales Mfg. Co. Employees Credit Union
307 Centre Street
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin
*President*J. C. Lewis
Treasurer

Total Assets . . . \$16,236 44

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
*President*Hyman Covall
Treasurer

Total Assets . . . \$108,290 12

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky
*President*J. P. Kohan
Treasurer

Total Assets . . . \$32,590 08

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman
*President*Edward Weinstein
Treasurer

Total Assets . . . \$56,483 72

The Whitson Credit Union
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

H. J. Goodenough
*President*W. T. Campbell, Jr.
Treasurer

Total Assets . . . \$318,308 32

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz
*President*Max Nimoy
Treasurer

Total Assets . . . \$101,545 43

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr.
*President*J. S. Borden
Treasurer

Total Assets . . . \$91,841 03

BRIDGEWATER***Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin
*President*R. F. King
Treasurer

Total Assets . . . \$1,356,888 97

BROCKTON***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
*President*J. O. Holden
Treasurer

Total Assets . . . \$40,471 17

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins
*President*R. N. Tarlow
Treasurer

Total Assets . . . \$5,117,149 56

***Brockton Brotherhood Credit Union**
391 Main Street

Incorporated April 1, 1936

Herbert Briggs
*President*Joseph Cohen
Treasurer

Total Assets . . . \$1,468,326 75

***Brockton EMSR Credit Union**
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter
*President*Lionel Lanoue
Treasurer

Total Assets . . . \$99,003 52

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$163,534 22

***Brockton Postal Employees Credit Union**
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams
*President*C. W. Ham
Treasurer

Total Assets . . . \$181,622 57

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$131,763 37

***Campello Credit Union**
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg
*President*Gladys A. Swanson
Treasurer

Total Assets . . . \$242,769 24

***The Crescent Credit Union**
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$4,924,670 26

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*J. F. Stack
Treasurer

Total Assets . . . \$339,447 43

***Lafayette Credit Union**
183 Court Street

Incorporated June 23, 1938

G. N. Perron
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$406,508 14

***Producers Dairy Employees Credit Union**
735 Belmont Street

Incorporated October 3, 1957

F. R. Mongeau
*President*Nancy Getchell
Treasurer

Total Assets . . . \$20,901 04

BROOKLINE***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea
*President*W. H. Burke
Treasurer

Total Assets . . . \$2,324,714 30

BROOKLINE**Longwood Credit Union**
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$178,068 43

CAMBRIDGE***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis
*President*J. A. DeVincentis
Treasurer

Total Assets . . . \$708,906 45

***Cambridge Portuguese Credit Union**
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$1,191,739 48

Cambridge Utilities Employees Credit Union
719 Massachusetts Avenue

Incorporated January 26, 1933

R. S. Parker
*President*P. W. Poor
Treasurer

Total Assets . . . \$281,743 25

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$26,303 62

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

Gerard Duffy
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$117,529 00

***Darex Credit Union**
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

M. J. Harrington, Jr.
*President*T. F. Foster
Treasurer

Total Assets . . . \$525,218 68

Eamco Credit Union
Elliot Addressing Machine Company
143 Albany Street

Incorporated May 16, 1949

William Allen
*President*E. K. Carr, Jr.
Treasurer

Total Assets . . . †\$36,258 35

Elm Credit Union
1412 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson
*President*M. M. Isen
Treasurer

Total Assets . . . \$91,264 31

***Harvard University Employees Credit Union**
Grays Hall

Incorporated July 14, 1947

L. E. Thompson
*President*V. H. Tarr
Treasurer

Total Assets . . . \$2,983,684 73

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell
*President*E. J. Gordon
Treasurer

Total Assets . . . \$15,789 44

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

Frederick Cramphorn
*President*R. L. Kimball
Treasurer

Total Assets . . . \$21,529 82

Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier
*President*A. T. Lyne
Treasurer

Total Assets . . . \$667,973 35

*Share Insurance member.

†Figure as of last examination date, April, 1964.

Woven Hose Employees Credit Union
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets . . . \$151,956 61

CANTON

***Plymouth Rubber Credit Union**
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Walter Avery
Treasurer

Total Assets . . . \$134,877 03

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S. H. Carpentier
President

L. H. Baker
Treasurer

Total Assets . . . \$67,159 83

CHELSEA

American Independent Credit Union
113 Hawthorne Street

Incorporated October 19, 1926

Frank Shepard
President

Benjamin Glassman
Treasurer

Total Assets . . . \$47,838 92

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets . . . \$125,299 53

Benjamin Franklin Credit Union
20 Washington Avenue

Incorporated October 13, 1926

A. B. Roller
President

Benjamin Gropman
Treasurer

Total Assets . . . \$276,144 66

Carmel Credit Union
477 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets . . . \$3,282,357 22

Chestnut Credit Union
113 Hawthorne Street

Incorporated November 2, 1926

Julius Feinberg
President

Joseph Pressman
Treasurer

Total Assets . . . \$47,621 39

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets . . . \$31,560 81

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

Simon Cohen
President

Morris Cohen
Treasurer

Total Assets . . . \$161,807 32

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets . . . \$98,434 75

Jogues Credit Union
688 Broadway

Incorporated March 22, 1940

A. M. LeClair
President

A. J. Arsenault
Treasurer

Total Assets . . . \$57,852 85

Judaeon Credit Union
113 Hawthorne Street

Incorporated December 13, 1926

J. J. Tutun
President

Hyman Silverman
Treasurer

Total Assets . . . \$61,682 03

CHELSEA**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DiNofrio <i>President</i>	Luigi Iacoviello <i>Treasurer</i>
Total Assets	\$41,419 72

***New Chelsea Credit Union
191 Winnisimmet Street**

Incorporated July 31, 1934

Sol Glazer <i>President</i>	George Cashman <i>Treasurer</i>
Total Assets	\$1,098,540 00

***Ponedeler Credit Union
74 Washington Avenue**

Incorporated October 13, 1926

S. M. Kessler <i>President</i>	Stanley Stillman <i>Treasurer</i>
Total Assets	\$165,408 00

**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager <i>President</i>	N. W. Westerman <i>Treasurer</i>
Total Assets	\$40,785 29

**Winnisimmet Credit Union
56 Washington Avenue**

Incorporated October 13, 1920

Jeremiah Kamens <i>President</i>	M. H. Rovner <i>Treasurer</i>
Total Assets	\$319,182 97

CHICOPEE***Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

T. A. Laramie <i>President</i>	A. J. Deslauriers <i>Treasurer</i>
Total Assets	\$1,108,183 91

**Chicopee Teachers Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski <i>President</i>	(Vacant) <i>Treasurer</i>
Total Assets	\$30,780 05

***Dairy Credit Union
80 First Avenue
(Chicopee Falls District)**

Incorporated February 13, 1939

J. M. Modlish <i>President</i>	S. J. Mikuski <i>Treasurer</i>
Total Assets	\$52,347 48

**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. Ham <i>President</i>	J. B. FitzGerald, Jr. <i>Treasurer</i>
Total Assets	\$589,393 55

***Polish National Credit Union
228 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka <i>President</i>	A. J. Golen <i>Treasurer</i>
Total Assets	\$4,771,054 76

***Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street**

Incorporated September 10, 1937

Bernard Lafleur <i>President</i>	R. N. Russell <i>Treasurer</i>
Total Assets	\$535,118 90

***Springfield Rendering Employees Credit
Union
2 Plainfield Street**

Incorporated July 31, 1934

C. I. Bradway <i>President</i>	John Mahar <i>Treasurer</i>
Total Assets	\$11,084 59

***Texco Credit Union**
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
President

Dolores Robillard
Treasurer

Total Assets \$40,581 01

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy
President

W. E. Begley
Treasurer

Total Assets \$308,078 81

CLINTON

Colonial Press Credit Union
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis
President

W. A. Janda
Treasurer

Total Assets \$656,149 07

***ITT Surco Employees Credit Union**
172 Sterling Street

Incorporated March 11, 1963

P. F. O'Malley, Sr.
President

A. E. Lemire
Treasurer

Total Assets \$41,227 16

CONCORD

G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

G. H. Sharp
President

B. P. Borden
Treasurer

Total Assets \$994,428 81

DANVERS

Babco Employees Credit Union
28 Water Street

Incorporated October 11, 1961

R. G. Tibbetts
President

R. J. Roach
Treasurer

Total Assets \$14,861 57

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 26, 1933

J. E. Eastwood
President

Hilda M. Fitzgerald
Treasurer

Total Assets \$77,177 84

DEDHAM

Hersey Employees Credit Union
250 Elm Street

Incorporated June 5, 1940

M. J. Joyce
President

J. C. Will
Treasurer

Total Assets \$137,243 85

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

T. E. Boylan
President

Katharine Dunay
Treasurer

Total Assets \$467,387 35

Westinghouse Employees Credit Union
78 Hyde Park Street

Incorporated March 23, 1954

John Villa
President

A. J. Jacob
Treasurer

Total Assets \$24,361 31

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussaume
President

C. E. Driscoll
Treasurer

Total Assets \$530,856 12

EASTHAMPTON

***Hampco Credit Union**
130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat
President

Frank Dubiel
Treasurer

Total Assets \$97,827 65

EVERETT**Carmote Employees Credit Union**
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick O. C. Diver
President *Treasurer*

Total Assets . . . \$33,593 62

***Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

Joseph Fisher Henry Henken
President *Treasurer*

Total Assets . . . \$849,393 14

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

F. J. Digby H. F. Fitzgerald
President *Treasurer*

Total Assets . . . \$50,954 19

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

Eugene Guimond Josephine H. Bois
President *Treasurer*

Total Assets . . . \$84,693 15

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

J. C. Colucci John Mastropietro
President *Treasurer*

Total Assets . . . \$1,056,900 01

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy L. E. Denning
President *Treasurer*

Total Assets . . . \$73,864 34

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

K. C. Johnston Louis DeSouza
President *Treasurer*

Total Assets . . . \$28,166 01

FALL RIVER**Corky Row Credit Union**
332 Second Street

Incorporated November 20, 1961

H. C. Nagle Jane R. Sicard
President *Treasurer*

Total Assets . . . \$120,879 20

Fall River Boys Club Credit Union
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan M. F. Cleaves
President *Treasurer*

Total Assets . . . \$39,274 97

***Fall River Municipal Employees Credit Union**
198 Bank Street

Incorporated February 6, 1930

R. E. Hennessey E. T. Sullivan
President *Treasurer*

Total Assets . . . \$6,710,861 26

Fall River Postal Employees Credit Union
Main Post Office

Incorporated April 26, 1928

A. F. Pedro W. F. Bayliss
President *Treasurer*

Total Assets . . . \$249,993 04

***Kavodlan Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B. G. Macy Samuel Kaplan
President *Treasurer*

Total Assets . . . \$73,622 14

St. Anne's Credit Union
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube A. R. Vezina
President *Treasurer*

Total Assets . . . \$5,688,855 98

FITCHBURG***Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau J. R. Morin
President *Treasurer*

Total Assets . . . \$2,839,059 74

Crobank Credit Union
Crocker Burbank & Company, Association
 545 Westminster Street

Incorporated July 29, 1936

D. M. Harley
President

R. W. Adams
Treasurer

Total Assets . . . \$335,606 98

***Falpaco Credit Union**
Falulah Paper Company
 Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
President

J. S. Hebbard
Treasurer

Total Assets . . . \$42,153 26

***F.I.A. Credit Union**
 387 Water Street

Incorporated December 10, 1953

Alfred Mittola
President

Jennie A. Champa
Treasurer

Total Assets . . . \$203,025 02

Filestra Credit Union
Fitchburg & Leominster Street Railway
 R 1427 Water Street

Incorporated May 17, 1948

R. R. Grondin
President

T. J. Kelly
Treasurer

Total Assets . . . \$6,625 46

***Fitchburg I-C Credit Union**
 20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinas
President

J. A. L'Ecuyer
Treasurer

Total Assets . . . \$6,543,724 55

***Fitchburg Postal Employees Credit Union**
 Post Office Building
 Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
President

A. H. Lozeau
Treasurer

Total Assets . . . \$48,780 03

***Fitchco Credit Union**
Fitchburg Paper Company
 722 River Street

Incorporated September 5, 1935

H. T. Macklem
President

P. H. King
Treasurer

Total Assets . . . \$452,301 07

***Senco Credit Union**
Sentinel Printing Company
 808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
President

E. G. Wellington
Treasurer

Total Assets . . . \$45,575 05

Simonds Employees Credit Union
Simonds Saw & Steel Company
 Intervale Road

Incorporated September 23, 1937

Stanley MacPhadden
President

Margaret L. Talcott
Treasurer

Total Assets . . . \$527,592 78

Tri-City Credit Union
 339 Broad Street

Incorporated May 25, 1942

A. J. Forest
President

W. C. Pierce
Treasurer

Total Assets . . . \$41,190 44

***Workers Credit Union**
 48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi
President

J. G. Laakso
Treasurer

Total Assets . . . \$8,860,470 91

FRAMINGHAM

D. M. C. Credit Union
Dennison Manufacturing Company
 300 Howard Street

Incorporated January 26, 1917

L. A. Prescott
President

A. R. Grove
Treasurer

Total Assets . . . \$857,960 64

Eastern Credit Union
 490 Old Connecticut Path

Incorporated February 15, 1937

R. F. Purchase
President

Else P. Rommelfanger
Treasurer

Total Assets . . . \$60,531 46

FRAMINGHAM***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets \$313,016 99

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets \$33,640 70

FRANKLIN**Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese
*President*E. A. Bertoni
Treasurer

Total Assets \$58,531 66

GARDNER***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

Roger Tousignant
*President*Linus Allain
Treasurer

Total Assets \$4,599,660 21

Gardner Polish-American Credit Union
322 Pleasant Street

Incorporated January 9, 1952

D. M. Poliks
*President*S. E. Michniewicz
Treasurer

Total Assets \$293,486 09

GLOUCESTER***40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets \$49,434 85

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Robert Kramer
Treasurer

Total Assets \$45,045 67

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets \$22,504 38

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets \$88,046 65

***Gloucester Teachers Association Credit Union**
Administration Building
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets \$23,973 17

GREENFIELD***G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Jessie B. Cullen
Treasurer

Total Assets \$279,106 33

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H. R. Kisloski
*President*G. K. Burgess
Treasurer

Total Assets \$86,407 18

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
 Townsend Road
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon E. M. Marshall
President *Treasurer*

Total Assets \$75,279 32

***Nashoba Credit Union**
 Main Street

Incorporated September 1, 1953

H. H. Sargent R. H. Whitehill
President *Treasurer*

Total Assets \$132,372 18

HAVERHILL

Haverhill Credit Union
 4 Bridge Street

Incorporated November 1, 1926

Louis Shapiro Max Jacobs
President *Treasurer*

Total Assets \$25,739 05

Haverhill Fire Department Credit Union
 131 Water Street

Incorporated August 5, 1933

A. A. Knapp L. E. Montibello
President *Treasurer*

Total Assets \$190,942 38

***Haverhill Italian American Credit Union**
 20 Washington Street

Incorporated June 27, 1934

Armando Bologna A. J. Basso
President *Treasurer*

Total Assets \$1,395,191 12

Haverhill Police Department Credit Union
 3 Court Street

Incorporated August 5, 1933

J. F. Long Carolyn M. Arcisz
President *Treasurer*

Total Assets \$53,285 74

Haverhill Postal Employees Credit Union
 Post Office
 Washington Square

Incorporated January 24, 1929

G. A. Mooshian P. S. Kelly
President *Treasurer*

Total Assets \$71,969 02

Haverhill Teachers Credit Union
 Haverhill High School
 Corner Summer and Main Streets

Incorporated April 22, 1937

E. V. Sasso D. K. Poole
President *Treasurer*

Total Assets \$349,899 97

M E E C Employees Credit Union
 161 Water Street

Incorporated October 23, 1958

E. W. Bickum Romeo Bisi
President *Treasurer*

Total Assets \$35,582 51

HOLYOKE

***Holyoke Credit Union**
 380 High Street

Incorporated September 7, 1911

J. H. Fleury Delma R. Guertin
President *Treasurer*

Total Assets \$968,614 62

***Holyoke Municipal Employees Credit Union**
 206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien B. F. Kennedy
President *Treasurer*

Total Assets \$190,036 37

***Holyoke Postal Credit Union**
 Post Office Building
 650 Dwight Street

Incorporated January 14, 1927

H. P. Cauley M. F. Sullivan
President *Treasurer*

Total Assets \$29,225 44

***Holyoke Teachers Credit Union**
 98 Suffolk Street

Incorporated June 9, 1934

E. G. Goss H. M. Padden
President *Treasurer*

Total Assets \$29,671 80

***Nablanko Credit Union**
 National Blank Book Company
 Water Street

Incorporated August 5, 1935

Adelard Fournier Berthe Desilets
President *Treasurer*

Total Assets \$81,844 74

HOLYOKE**Prentiss Wire Credit Union**
161 Lower Westfield Road

Incorporated June 28, 1940

D. F. McCarthy G. G. Champagne
President *Treasurer*

Total Assets \$7,473 75

***Tecnifax Employees Credit Union**
195 Appleton Street

Incorporated May 6, 1954

F. J. Pula Maurice Powers
President *Treasurer*

Total Assets \$148,055 84

HOPEDALE**Melco Credit Union**
245 South Main Street

Incorporated February 12, 1951

H. W. Ward C. L. Grover
President *Treasurer*

Total Assets \$181,212 60

HUDSON**Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

F. H. Girard J. K. Carter
President *Treasurer*

Total Assets \$182,923 16

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

J. A. Buckley J. V. Knightly
President *Treasurer*

Total Assets \$183,513 77

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard A. A. Maccaron
President *Treasurer*

Total Assets \$29,352 85

***Frontenac Credit Union**
139 Broadway

Incorporated September 25, 1918

R. E. Langevin J. B. Germain
President *Treasurer*

Total Assets \$412,821 22

Lawrence Credit Union
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein R. R. Dean
President *Treasurer*

Total Assets \$888,317 78

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith F. C. McKernan
President *Treasurer*

Total Assets \$314,825 08

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Abraham Rappaport A. S. Sobil
President *Treasurer*

Total Assets \$88,838 59

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

G. T. Baker W. F. Ford
President *Treasurer*

Total Assets \$47,437 92

Lawrence Teachers Credit Union
Lawrence High School

Incorporated March 30, 1934

B. J. Kiernan E. F. Glynn
President *Treasurer*

Total Assets \$130,106 72

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

John Panebianco M. T. Stella
President *Treasurer*

Total Assets \$252,614 82

Prospect Hill Presbyterian Credit Union
98 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister Catherine M. Heinze
President *Treasurer*

Total Assets \$6,705 05

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley Mariel E. Boutelle
President *Treasurer*

Total Assets \$112,888 64

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

L. A. Carrescia J. J. Tata
President *Treasurer*

Total Assets \$100,356 27

***Pyralart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier R. V. Kennedy
President *Treasurer*

Total Assets \$1,646,867 74

LOWELL**Highland Credit Union**
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein S. L. Rindler
President *Treasurer*

Total Assets \$118,950 64

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin Louis Cantor
President *Treasurer*

Total Assets \$62,586 41

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois R. J. Boisvert
President *Treasurer*

Total Assets \$5,854,791 68

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler Abraham Rosengard
President *Treasurer*

Total Assets \$190,579 65

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

R. M. Henry F. J. Pigeon, Jr.
President *Treasurer*

Total Assets \$132,079 87

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson E. C. Sullivan
President *Treasurer*

Total Assets \$33,584 19

Lowell Firemens Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin J. G. O'Brien
President *Treasurer*

Total Assets \$220,058 73

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski J. T. Weldon
President *Treasurer*

Total Assets \$27,642 80

Lowell Rendering Employees Credit Union
Woburn Street

Incorporated June 27, 1934

I. J. Patterson S. P. Robertson
President *Treasurer*

Total Assets \$39,433 32

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton E. F. Scullin
President *Treasurer*

Total Assets \$1,667,334 61

LYNN***Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine
*President*Sam Sherman
Treasurer

Total Assets . . . \$2,798,804 66

**General Electric River Works Employees
Credit Union**
1100 Western Avenue

Incorporated February 13, 1936

H. G. Wall
*President*M. A. Pettee
Treasurer

Total Assets . . . \$3,099,180 30

***Greek Community Credit Union**
594 Essex Street

Incorporated August 24, 1955

Louis Demakes
*President*P. N. Scangas
Treasurer

Total Assets . . . \$382,550 50

Labor Circle Credit Union
182 Summer Street

Incorporated July 23, 1912

H. Polansky
*President*M. H. Strome
Treasurer

Total Assets . . . \$207,836 66

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$309,450 17

**Lynn Independent Workmens Circle Credit
Union**
188 Summer Street

Incorporated March 7, 1927

P. A. Robinson
*President*Herman Kogan
Treasurer

Total Assets . . . \$119,947 90

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

G. R. Hanson
*President*L. J. Murphy
Treasurer

Total Assets . . . \$203,726 17

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$192,072 47

**Lynn Postal District Employees Credit
Union**
Post Office Building
Willow Street

Incorporated October 2, 1926

Donato DiVirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$233,792 67

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady
*President*Nathan Goodman
Treasurer

Total Assets . . . \$86,352 96

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

A. A. Belliveau
*President*R. E. Gingras
Treasurer

Total Assets . . . \$1,188,060 32

***West Lynn G. E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan
*President*G. W. Friberg
Treasurer

Total Assets . . . \$887,791 42

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$50,572 77

Cosmopolitan Credit Union
185 Salem Street

Incorporated December 30, 1926

Joseph Kravitsky N. J. Schneiderman
President *Treasurer*

Total Assets . . . \$85,421 31

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward W. T. Barrett
President *Treasurer*

Total Assets . . . \$91,626 52

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia P. J. Cutrone
President *Treasurer*

Total Assets . . . \$1,103,068 88

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
President *Treasurer*

Total Assets . . . \$6,782,024 37

MANSFIELD***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin B. B. Fuller
President *Treasurer*

Total Assets . . . \$940,518 95

MARBLEHEAD***V. F. W. No. 2005 Credit Union**
Post Office Box 237

Incorporated June 23, 1932

R. A. Reed R. W. Carlton
President *Treasurer*

Total Assets . . . \$27,200 52

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen Irene A. Toohey
President *Treasurer*

Total Assets . . . \$118,380 81

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer Martha K. Weckstrom
President *Treasurer*

Total Assets . . . \$620,773 93

MEDFORD***Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty E. C. Babcock
President *Treasurer*

Total Assets . . . \$364,598 84

MEDWAY**Medway Credit Union**
73 Village Street

Incorporated February 10, 1927

Charles Levine Samuel Liss
President *Treasurer*

Total Assets . . . \$33,629 93

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker J. V. Einstein, Jr.
President *Treasurer*

Total Assets . . . \$39,326 56

MILFORD**Milford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan
*President***William Harris**
Treasurer

Total Assets . . . \$18,987 65

MILLBURY***High Carbon Credit Union****New England High Carbon Wire Company**
50 Howe Avenue

Incorporated March 14, 1941

Oliver Richard
*President***G. F. Wade**
Treasurer

Total Assets . . . \$217,862 55

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg
*President***R. N. Kenary**
Treasurer

Total Assets . . . \$2,011,675 27

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney
*President***Mary E. Shay**
Treasurer

Total Assets . . . \$226,116 97

NEEDHAM***Needham School Employees Credit Union**
Needham High School
Webster Street

Incorporated December 7, 1961

K. A. West
*President***J. A. Osgood**
Treasurer

Total Assets . . . \$7,450 10

NEW BEDFORD**Aerovox Employees Credit Union**
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards
*President***H. L. Mohel**
Treasurer

Total Assets . . . \$254,263 46

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

Theodore Pageotte
*President***Barbara M. W. Silva**
Treasurer

Total Assets . . . \$435,027 49

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon
*President***C. H. Wardwell**
Treasurer

Total Assets . . . \$442,561 59

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole
*President***R. E. Nolan**
Treasurer

Total Assets . . . \$326,417 71

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb
*President***S. A. Mitchell**
Treasurer

Total Assets . . . \$518,104 04

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

B. L. Messier
*President***J. W. Connulty**
Treasurer

Total Assets . . . \$81,172 94

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. T. Mosher
*President***Manuel Homem, Jr.**
Treasurer

Total Assets . . . \$40,344 50

Revere Copper & Brass Employees Credit Union
24 North Front Street

Incorporated April 9, 1937

M. E. Whiteside <i>President</i>	William Higgins, Jr. <i>Treasurer</i>
Total Assets	\$486,358 55

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 3, 1911

H. E. Thivierge <i>President</i>	Ulysse Auger <i>Treasurer</i>
Total Assets	\$1,089,618 56

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

C. B. Ellis <i>President</i>	J. A. LaBrode <i>Treasurer</i>
Total Assets	\$1,390,141 07

U-Strayco Credit Union
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

William Beauregard <i>President</i>	L. M. Walker <i>Treasurer</i>
Total Assets	\$143,623 09

NEWBURYPORT

Newburyport Credit Union
Community Center
Washington Street

Incorporated February 5, 1934

Norman Espovich <i>President</i>	David Harnch <i>Treasurer</i>
Total Assets	\$13,525 30

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

W. A. Smith <i>President</i>	J. F. Swasey, Jr. <i>Treasurer</i>
Total Assets	\$101,930 58

NEWTON

Easinco Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

P. D. Gillis <i>President</i>	E. J. Wright <i>Treasurer</i>
Total Assets	\$9,917 62

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell <i>President</i>	W. H. Fitzgerald <i>Treasurer</i>
Total Assets	\$134,115 01

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone <i>President</i>	D. B. Mitchell <i>Treasurer</i>
Total Assets	\$25,922 46

NORTH ADAMS

***Hoosac Employees Credit Union**
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote <i>President</i>	A. E. Elmer <i>Treasurer</i>
Total Assets	\$55,973 76

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

J. D. O'Brien <i>President</i>	R. E. Armitage <i>Treasurer</i>
Total Assets	\$1,921,357 18

NORTHBRIDGE

***K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

George Lemoine, Jr. <i>President</i>	F. L. Eden <i>Treasurer</i>
Total Assets	\$88,648 02

***W. M. W. Credit Union**
Whitin Machine Works
 Main Street
 (Whitinsville District)

Incorporated February 2, 1932

H. K. Anderson H. S. Crawford
President *Treasurer*

Total Assets \$1,003,317 65

NORTON

Fernandes Employees Credit Union
Fernandes Super Markets, Inc.
 West Main Street

Incorporated September 11, 1963

E. G. Bedard A. D. G. Silva
President *Treasurer*

Total Assets \$30,603 12

NORWOOD

***M and N Employees Credit Union**
 Nahatan Street

Incorporated August 1, 1958

H. J. Belyea R. D. Mahoney
President *Treasurer*

Total Assets \$145,483 50

***Marrud Employees Credit Union**
 1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein B. F. Kushner
President *Treasurer*

Total Assets \$14,338 57

Neponset Valley Postal Employees
Credit Union
 Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough R. E. Barry
President *Treasurer*

Total Assets \$51,125 35

Norwood School Employees Credit Union
 Administration Building
 Corner Walpole and Elliot Streets

Incorporated September 29, 1934

Robert Fox Elizabeth V. Syverson
President *Treasurer*

Total Assets \$49,831 91

Plimpton Credit Union
Plimpton Press
 Lenox Street

Incorporated August 19, 1927

H. L. Orta P. A. Woodward
President *Treasurer*

Total Assets \$444,062 36

ORANGE

Orange Credit Union
 17 East Main Street

Incorporated May 29, 1952

J. A. Tepper Robert Plotkin
President *Treasurer*

Total Assets \$584,518 08

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
 465 North Main Street

Incorporated January 2, 1951

A. A. Arsenault A. T. Minns
President *Treasurer*

Total Assets \$170,912 15

***General Package Credit Union**
Diamond National Corp.
 Church Street

Incorporated September 27, 1957

D. T. Daniele T. R. Yule
President *Treasurer*

Total Assets \$211,232 66

***Wick-Spring Employees Credit Union**
 Springfield Road

Incorporated December 31, 1937

P. F. Camyre, Sr. Margaret E. Hickey
President *Treasurer*

Total Assets \$114,305 50

PEABODY

***A. C. Lawrence Employees Credit Union**
 10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck W. G. Noonan
President *Treasurer*

Total Assets \$291,276 09

Hellenic Credit Union
12 Peabody Square

Incorporated July 8, 1938

C. M. Zolotas <i>President</i>	Christ Decoulas <i>Treasurer</i>
Total Assets	\$497,941 97

Luso-American Credit Union
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva <i>President</i>	A. R. Faria <i>Treasurer</i>
Total Assets	\$116,457 21

Popular Credit Union
116 Main Street

Incorporated December 15, 1926

David Rosenfelt <i>President</i>	Saul Tanzer <i>Treasurer</i>
Total Assets	\$52,174 40

PITTSFIELD

Berkshire Credit Union
235 East Street

Incorporated August 10, 1927

James Weisberg <i>President</i>	Leon Siegel <i>Treasurer</i>
Total Assets	\$92,356 96

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier <i>President</i>	A. L. Owens <i>Treasurer</i>
Total Assets	\$56,406 73

***EPCO Employees Credit Union**
Eaton Paper Corporation
75 South Church Street

Incorporated June 9, 1961

J. H. King <i>President</i>	Marion R. Mitchell <i>Treasurer</i>
Total Assets	\$72,392 63

***Pittsfield G. E. Employees Credit Union**
100 Woodlawn Avenue
Building 43-267

Incorporated January 4, 1935

R. A. Sullivan <i>President</i>	P. C. Theilig <i>Treasurer</i>
Total Assets	\$3,951,464 22

Pittsfield Postal Employees Credit Union
Allen & Fenn Streets

Incorporated February 24, 1928

T. H. Doyle <i>President</i>	A. J. Sangiovanni <i>Treasurer</i>
Total Assets	\$15,362 85

Pittsfield Teachers Credit Union
Plunkett School
Fenn Street

Incorporated May 17, 1939

C. J. McMahon <i>President</i>	A. W. Harvey <i>Treasurer</i>
Total Assets	\$296,197 01

PLYMOUTH

Plymouth Cordage Credit Union
Court Street

Incorporated November 13, 1928

R. S. Bailey <i>President</i>	J. A. Smith <i>Treasurer</i>
Total Assets	\$580,947 36

QUINCY

ILSNEC Credit Union
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen <i>President</i>	Gilbert Rosenberg <i>Treasurer</i>
Total Assets	\$46,605 51

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr. <i>President</i>	R. A. Hutchins <i>Treasurer</i>
Total Assets	\$673,398 69

Presidents City Credit Union
1458 Hancock Street

Incorporated November 6, 1940

C. R. Creighton <i>President</i>	Antone Pacheco <i>Treasurer</i>
Total Assets	\$66,706 23

*Share Insurance member.

QUINCY***Quincy EMSR Credit Union**
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro
*President*H. W. Behn
Treasurer

Total Assets . . . \$91,497 67

***Quincy Municipal Credit Union**
40 Quincy Avenue

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets . . . \$572,274 75

***Quinwey Credit Union**
1 Cliveden Street

Incorporated June 6, 1950

R. E. Laneau
*President*J. W. Gunville
Treasurer

Total Assets . . . \$259,345 45

***Wollaston Credit Union**
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$1,249,030 71

RANDOLPH***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

J. J. Concannon
*President*J. W. Marotta
Treasurer

Total Assets . . . \$134,349 81

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo
*President*E. J. Cerulli
Treasurer

Total Assets . . . \$30,318 12

***Shirley Credit Union**
111 Shirley Avenue

Incorporated November 13, 1952

C. W. Ginesky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$1,079,490 51

ROCKLAND***Rockland Credit Union**
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$6,790,124 30

SALEM**Northshore Credit Union**
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$408,630 19

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne
*President*J. A. Foisy
Treasurer

Total Assets . . . \$2,590,768 64

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman
*President*Harry Foster
Treasurer

Total Assets . . . \$147,936 01

***Salem Italian American Credit Union**
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio
*President*Domenico Mizzi
Treasurer

Total Assets . . . \$98,974 53

Sylvania Employees Credit Union
211 Washington Street

Incorporated February 14, 1921

F. P. Kelleher
President

C. A. Powers
Treasurer

Total Assets \$1,970,407 51

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

J. L. Goding
President

J. V. Spencer
Treasurer

Total Assets \$836,274 81

SHARON

***Sharon Credit Union**
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky
President

Irving Glaser
Treasurer

Total Assets \$75,414 21

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
President

Arthur Thomas
Treasurer

Total Assets \$11,541 43

SOMERSET

***Somerset Community Credit Union**
1166 County Street

Incorporated July 10, 1936

Philip Peneault
President

O. C. Perry, Jr.
Treasurer

Total Assets \$1,813,952 07

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni
President

F. N. Babb
Treasurer

Total Assets \$23,292 69

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino
President

Patsy Vaudo
Treasurer

Total Assets \$165,971 27

***The Porter Employees Credit Union**
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy
President

D. R. Blanchard
Treasurer

Total Assets \$120,457 65

Swift Employees Credit Union
7 Medford Street

Incorporated May 15, 1959

F. J. Harold
President

Edward Azar
Treasurer

Total Assets \$124,500 48

SOUTHBRIDGE

***Southbridge Credit Union**
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault
President

Ernest Fontaine
Treasurer

Total Assets \$3,315,589 67

SPRINGFIELD

***Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak
President

F. B. Connor
Treasurer

Total Assets \$141,711 29

SPRINGFIELD***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

G. H. Barker
*President*R. G. Mansur
Treasurer

Total Assets . . . \$1,571,436 07

***Buxton Employees Credit Union**Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

F. J. Arnold
*President*Marilyn M. Dumais
Treasurer

Total Assets . . . \$609,629 63

***The Chapman Valve Credit Union**176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry
*President*E. C. Brunelle
Treasurer

Total Assets . . . \$1,086,441 52

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
*President*E. L. Register
Treasurer

Total Assets . . . \$68,994 03

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J. P. McCarthy, Jr.
*President*J. C. Anderson
Treasurer

Total Assets . . . \$20,869 14

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

R. L. Lynch
*President*L. N. Brown
Treasurer

Total Assets . . . \$149,524 57

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$313,541 06

***John H. Breck Employees Credit Union**
1341 Main Street

Incorporated March 4, 1947

J. P. McDonnell
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$456,296 97

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. BurrIDGE
*President*J. E. Kazalski
Treasurer

Total Assets . . . \$628,237 63

Maccabean Pythian Credit Union
1694 Main Street

Incorporated July 8, 1940

Marshall Later
*President*Jack Smith
Treasurer

Total Assets . . . \$22,235 69

Massachusetts Mutual Employees
Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone
*President*M. H. Bennett
Treasurer

Total Assets . . . \$613,734 53

Monsanto Plastics Credit Union
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania
*President*Norman Matthew
Treasurer

Total Assets . . . \$2,720,627 67

***Powers Paper Employees Credit Union**
149 Wason Avenue

Incorporated September 27, 1955

H. N. Bilodeau
*President*S. R. Braun
Treasurer

Total Assets . . . \$20,085 31

***Railway Express Credit Union**
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
*President*D. J. Votava
Treasurer

Total Assets . . . \$16,559 07

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
*President*Pearl W. Easton
Treasurer

Total Assets . . . \$181,541 53

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland E. E. Beck, Jr.
President *Treasurer*

Total Assets \$18,048 50

Springfield Armory Credit Union
Federal Street

Incorporated May 17, 1940

J. T. Caulfield D. J. Walsh
President *Treasurer*

Total Assets \$507,944 04

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

Loretta D. Balser O. B. Anderson
President *Treasurer*

Total Assets \$106,288 65

***Springfield Franco-American Credit Union**
162 Broadway

Incorporated April 15, 1930

A. L. Dubois Anna M. Ratell
President *Treasurer*

Total Assets \$126,746 87

***Springfield, Mass. Municipal Employees**
Credit Union
158 Broadway

Incorporated March 2, 1927

D. F. Connelly W. E. Hurley
President *Treasurer*

Total Assets \$1,644,086 26

***Springfield, Mass. Post Office Employees**
Credit Union
436 Dwight Street

Incorporated April 27, 1923

C. E. Souliere T. A. Clune
President *Treasurer*

Total Assets \$516,404 81

***Springfield-Monarch Employees Credit Union**
1250 State Street

Incorporated June 10, 1959

A. R. Tetrault P. M. Dick
President *Treasurer*

Total Assets \$329,797 56

***Springfield Street Railway Employees**
Credit Union
2811 Main Street

Incorporated November 6, 1926

H. S. Valliere T. E. O'Donnell
President *Treasurer*

Total Assets \$362,489 42

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated October 5, 1929

H. E. Drewes A. J. Serafino, Jr.
President *Treasurer*

Total Assets \$1,102,283 28

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts C. A. Caron
President *Treasurer*

Total Assets \$965,989 69

***Western Massachusetts Telephone Workers**
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin E. E. Kelly
President *Treasurer*

Total Assets \$3,145,410 83

SWAMPSCOTT**Leon E. Abbott Post No. 57 (3) Credit**
Union
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones R. M. Leonard
President *Treasurer*

Total Assets \$10,814 88

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard J. T. McDonald
President *Treasurer*

Total Assets \$64,144 47

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe S. J. Skwato
President *Treasurer*

Total Assets \$44,093 63

WAKEFIELD

***Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

R. A. Burnham <i>President</i>	H. J. McKeon <i>Treasurer</i>
Total Assets	\$298,603 58

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley <i>President</i>	A. M. Perkins <i>Treasurer</i>
Total Assets	\$138,157 22

WALPOLE

H and V Credit Union
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

R. D. Parsons <i>President</i>	Hazel C. Whitney <i>Treasurer</i>
Total Assets	\$124,041 84

Kendall Mills Credit Union
The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

E. H. Peterson <i>President</i>	Fred Burkel <i>Treasurer</i>
Total Assets	\$136,598 42

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

Hilda M. Rafuse <i>President</i>	Velma M. Cobb <i>Treasurer</i>
Total Assets	\$2,975,746 87

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour <i>President</i>	J. J. Buckley <i>Treasurer</i>
Total Assets	\$70,339 50

WALTHAM

***Clevite Transistor Employees Credit Union**
200 Smith Street

Incorporated May 23, 1961

Laurance Dosh <i>President</i>	F. X. Kilmurray <i>Treasurer</i>
Total Assets	\$72,499 27

***Grover Cronin Credit Union**
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin <i>President</i>	Mary A. Conlon <i>Treasurer</i>
Total Assets	\$366,991 63

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin <i>President</i>	L. M. Noonan <i>Treasurer</i>
Total Assets	\$242,796 65

***Raytheon Employees Credit Union**
Foundry Avenue

Incorporated January 11, 1945

P. L. Gatchell <i>President</i>	Carl Dentler <i>Treasurer</i>
Total Assets	\$4,461,479 54

Waltham Municipal Employees Credit Union
175 Lexington Street

Incorporated June 29, 1949

E. A. Cloonan <i>President</i>	P. B. O'Mara <i>Treasurer</i>
Total Assets	\$146,941 98

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

T. S. Spack <i>President</i>	F. J. Cusick, Jr. <i>Treasurer</i>
Total Assets	\$322,894 42

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons <i>President</i>	G. B. Wellman <i>Treasurer</i>
Total Assets	\$487,001 98

WEBSTER**Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
*President*J. F. Mackowiak
Treasurer

Total Assets . . . \$2,370,998 69

WESTFIELD***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J. J. Hibert
*President*R. B. Huntoon
Treasurer

Total Assets . . . \$247,226 26

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

J. A. Soltys
*President*G. H. Fitch
Treasurer

Total Assets . . . \$899,383 69

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski
*President*Rose M. Mulvenna
Treasurer

Total Assets . . . \$20,758 15

WEST SPRINGFIELD***Esfex Credit Union**
26 Central Street

Incorporated April 21, 1954

E. R. Smith
*President*H. O. Evans
Treasurer

Total Assets . . . \$283,221 09

***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera
*President*W. J. Geraghty
Treasurer

Total Assets . . . \$123,858 51

***Gilbarco Employees Credit Union**
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

E. O. Beauvais
*President*R. E. McCarty
Treasurer

Total Assets . . . \$1,548,945 94

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
*President*J. E. Paquin
Treasurer

Total Assets . . . \$90,018 58

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Robert Patriquin
*President*O. A. Paier
Treasurer

Total Assets . . . \$12,324 75

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian
*President*C. E. Warburton
Treasurer

Total Assets . . . \$1,644,425 70

WICO Employees Credit Union
Wico Electric Company
42 Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee
*President*John Cooper
Treasurer

Total Assets . . . \$222,838 13

WESTWOOD**Westwood Credit Union**
302 High Street

Incorporated September 29, 1949

H. J. Mitchell
*President*R. D. Randall
Treasurer

Total Assets . . . \$33,978 20

WEYMOUTH***Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
*President*Walter Morrison
Treasurer

Total Assets . . . \$178,039 08

WEYMOUTH

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen <i>President</i>	Mary E. Moore <i>Treasurer</i>
Total Assets	\$327,279 48

WINCHENDON

***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

H. C. Girouard <i>President</i>	Vincent Buckley <i>Treasurer</i>
Total Assets	\$122,736 71

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg <i>President</i>	Michael Skolnick <i>Treasurer</i>
Total Assets	\$147,843 64

WOBURN

Atlantic Gelatin Credit Union
Hill Street

Incorporated July 13, 1950

L. T. Orsillo <i>President</i>	A. A. King <i>Treasurer</i>
Total Assets	\$358,468 52

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos <i>President</i>	J. J. Moss <i>Treasurer</i>
Total Assets	\$107,204 17

WORCESTER

***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

A. H. Prior <i>President</i>	W. J. Leszczynski <i>Treasurer</i>
Total Assets	\$379,320 63

**Central Massachusetts Telephone Workers
Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath <i>President</i>	J. F. Handlin <i>Treasurer</i>
Total Assets	\$910,405 56

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

J. E. Knipe <i>President</i>	Bruce MacDougall <i>Treasurer</i>
Total Assets	\$52,286 23

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

C. F. Whitten <i>President</i>	R. S. Kemp <i>Treasurer</i>
Total Assets	\$48,076 59

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson <i>President</i>	R. J. Reynolds <i>Treasurer</i>
Total Assets	\$123,777 12

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

(Vacant) <i>President</i>	Esther Currie <i>Treasurer</i>
Total Assets	\$56,624 02

Moulded Plastics Credit Union
14 Hygeia Street

Incorporated January 19, 1942

L. K. Blair <i>President</i>	F. L. Graham <i>Treasurer</i>
Total Assets	\$16,060 52

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke <i>President</i>	G. S. Williams, Jr. <i>Treasurer</i>
Total Assets	\$527,829 72

***Rockwood Sprinkler Employees Credit Union**
38 Harlow Street
Incorporated April 9, 1937
G. M. Machonis T. R. Ashe
President Treasurer
Total Assets . . . \$105,045 39

South Works Credit Union
American Steel & Wire Company
800 Millbury Street
Incorporated April 5, 1935
V. R. Faucher Loretta V. King
President Treasurer
Total Assets . . . \$1,213,147 37

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street
Incorporated August 15, 1957
J. E. Malley R. G. Medhurst
President Treasurer
Total Assets . . . \$167,513 55

Washburn Employees Credit Union
Washburn Company
28 Union Street
Incorporated December 3, 1941
Edmund Robertson Beulah B. Hocking
President Treasurer
Total Assets . . . \$61,764 66

Worcester Fire Department Credit Union
Room 226
4 Walnut Street
Incorporated July 6, 1937
J. E. Carlson Wilbert Baker
President Treasurer
Total Assets . . . \$147,019 77

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue
Incorporated July 27, 1934
J. P. Mills J. L. Turnan
President Treasurer
Total Assets . . . \$148,923 67

Worcester Police Department Credit Union
5 Waldo Street
Incorporated November 22, 1946
C. T. Peterson J. J. McKiernan
President Treasurer
Total Assets . . . \$123,842 69

Worcester Polish Credit Union
135 Millbury Street
Incorporated January 5, 1926
Frank Ciborowski Stella A. Ciborowski
President Treasurer
Total Assets . . . \$4,803 40

Worcester Postal Credit Union
Main Post Office
Incorporated December 9, 1926
L. E. Godin D. F. Kelly
President Treasurer
Total Assets . . . \$224,079 99

Worcester Public Works Credit Union
20 East Worcester Street
Incorporated May 25, 1943
C. B. Hardy T. M. Wickman
President Treasurer
Total Assets . . . \$52,953 33

Worcester Thompson Credit Union
115 Stafford Street
Incorporated July 9, 1941
John Gabrielian Walter Misilo
President Treasurer
Total Assets . . . \$69,719 43

Worcester Wire Works Employees Credit Union
70 James Street
Incorporated January 26, 1937
J. S. Borko M. E. Anderson
President Treasurer
Total Assets . . . \$119,512 09

*Share Insurance member.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1964

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees . . .	74,227	—	6,091	3,715	—	186	84,219
ACUSHNET							
Acushnet Process Employees . . .	114,680	—	396,747	7,656	—	69,178	588,261
AMESBURY							
Amesbury Franco-American	215,647	784,428	155,211	46,931	10,920	1,634	1,214,771
ASHLAND							
Fenwal	76,876	—	178,508	7,648	—	665	263,697
Lombard Governor . . .	1,109	—	15,000	1,941	—	—	18,050
ATHOL							
Athol	1,052,076	2,334,021	1,787,205	159,939	—	5,187	5,338,428
ATTLEBORO							
Sisalkraft	103,496	53,141	74,048	8,817	—	155	239,657
AUBURN							
Lodding Employees . . .	46,584	—	39,385	1,438	—	—	87,407
Worcester Rendering Employees	2,922	—	74	235	—	132	3,363
BARRE							
Barwoolco	70,996	83,941	146,151	8,594	—	—	309,682
BEDFORD							
Mitre Employees . . .	665,699	—	254,179	4,039	—	482	924,399
BEVERLY							
Beverly Investment . . .	18,027	—	28,113	6,258	—	—	52,398
Beverly Municipal . . .	331,658	—	70,636	3,276	—	—	405,570
Rantoul	111,239	—	33,348	9,452	—	—	154,039
BOSTON							
AFL-CIO Postal Clerks . .	43,426	—	75	2,147	—	—	45,648
Allis-Chalmers	192,562	—	62,208	7,255	—	—	262,025
Alpha	54,785	—	41,938	2,757	—	—	99,480
American Chapels	174,664	—	92,595	24,897	—	1,018	293,174
Armour-Chamberlain . . .	60,356	—	27,000	17,154	—	180	104,690
B C G Employees	945,687	131,448	105,069	23,747	—	1,966	1,207,917
Ber Ditcherher	19,687	—	—	1,517	—	—	21,204
B L H Employees	123,619	—	70,925	12,445	—	14	207,003
Blue Hill	1,629,687	4,617,030	3,254,285	231,803	80,127	—	9,812,932
Borisaver	61,938	—	17,000	6,034	—	181	85,153
Boston American Composing Room	20,574	—	1,252	1,496	—	—	23,322

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
64,755	-	3,171	16,251	42	4¼	186	-	177
536,411	-	-	51,417	433	5	1,161	-	359
1,001,564	62,849	12,527	132,978	4,853	4¼	1,641	437	600
238,956	-	-	24,532	209	5½	533	-	198
15,724	-	-	2,010	316	3½	77	-	13
4,676,434	-	61,222	590,183	10,589	4⅛	5,494	-	1,834
209,269	-	-	28,216	2,172	5⅛	365	-	189
76,654	-	-	10,752	1	4 7/10	119	-	79
2,334	-	-	1,029	-	-	25	-	12
268,319	-	-	39,801	1,562	4	358	-	158
764,291	-	-	149,661	10,447	4¾	1,402	-	788
28,966	3,375	-	20,016	41	4	159	52	39
370,172	-	-	35,277	121	4½	641	-	535
140,675	-	-	13,360	4	4¾	497	-	283
42,896	-	-	2,330	422	5	346	-	238
225,327	-	-	35,763	935	4¼	510	-	325
90,120	-	-	9,353	7	4	372	-	167
235,764	-	5,076	51,049	1,285	4½	818	-	426
67,183	-	22,579	14,542	386	4½	349	-	181
937,435	-	-	270,471	11	4¼	1,855	-	1,336
15,700	-	-	5,502	2	-	78	-	52
183,329	-	-	23,060	614	5	412	-	247
8,646,463	2,297	157,502	927,994	78,676	4.0625	7,984	15	1,970
75,078	-	-	10,009	66	4	158	-	99
18,424	-	-	4,777	121	3½	158	-	97

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Boston & Albany Employees	742,330	468,478	1,310,095	94,157	-	1,484	2,616,544
Boston & Maine Railroad Employees	526,974	-	1,356,494	163,452	-	30,238	2,077,158
Boston Arbeiter Ring	34,677	-	-	3,052	-	-	37,729
Boston Edison Employees	1,722,179	-	619,848	89,730	-	1,323	2,433,080
Boston Firefighters	1,585,255	902,998	140,852	39,877	-	-	2,668,982
Boston Globe Employees	231,562	-	10,839	60,160	-	-	302,561
Boston I. R. A. Employees	23,239	-	5,202	4,090	-	-	32,531
Boston Post Office Employees	823,564	51,830	49,431	32,974	-	4,434	962,233
Boston Progressive	411,600	376,932	219,208	100,896	28,076	8,512	1,145,224
Boston Railway Mail Employees	142,066	-	20,922	7,498	-	-	170,486
Boston Shell	153,643	-	33,115	6,971	-	-	193,729
Boston Taxi Drivers Association	6,978	-	-	2,663	-	2,330	11,971
Boston University Employees	318,000	-	262,463	20,537	-	3,892	604,892
Boston USCSC Employees	32,670	-	18,284	3,928	-	77	54,959
Brighton-Allston	79,598	-	9,914	147	-	273	89,932
Cabot Boston	302,503	97,275	140,319	19,869	-	1,303	561,269
City	14,842	12,358	43,062	5,521	-	108	75,891
City of Boston Employees	3,647,478	-	1,781,307	80,749	-	-	5,509,534
Colonial Employees	53,396	-	21,781	4,694	-	174	80,045
Columbus	7,625	-	15,501	2,900	-	-	26,026
Consumers	91,217	-	26,596	15,719	-	563	134,095
Corenco Employees	4,031	-	224	1,073	-	95	5,423
†Dorchester	-	-	173	4,666	-	10	4,849
Dorchester Browning	39,221	-	-	6,465	-	-	45,686
Eaton	73,668	1,949	23,287	9,020	-	396	108,320
Emblem	115,431	-	111,520	9,226	-	-	236,177
Federal	78,781	-	30,379	3,963	-	165	113,288
Federation	87,259	-	-	4,977	-	256	92,492
Filene	384,478	186,752	677,613	39,996	-	667	1,289,506
Firefundic	15,172	-	8,015	3,263	-	50	26,500
Forty Associates	37,830	-	30,272	1,935	-	-	70,037
Freedom House	4,548	-	2,311	774	-	-	7,633
Friendship, The	67,415	-	7,842	4,125	-	-	79,382
Geneva	36,188	-	8,556	4,826	-	51	49,621
Gilco	28,875	-	74,418	11,405	-	1,242	115,940
Glenway	7,023	-	-	533	-	22	7,578
Glodel	36,547	-	2,234	5,993	-	-	44,774
Greyhound Employees	50,394	-	4,924	3,737	-	145	59,200
Gulf Boston	36,975	-	11,081	119	-	200	48,375
Harbor Village	15,330	-	2,033	199	-	-	17,562
Harmony	9,918	-	3,133	1,524	-	-	14,575
Harold	166,953	-	27,758	17,567	-	83	212,361
Herald-Traveler Employees, The	99,679	-	63,032	8,748	-	254	171,713
Hillside	413,564	80,661	262,067	16,697	-	-	772,989
Howard	69,026	-	47,966	5,794	-	-	122,786
Howco	10,408	-	4,555	5,543	-	-	20,506
Humboldt	69,851	-	45,173	18,620	-	-	133,644
Industrial, The	1,188,446	208,057	179,718	15,342	-	-	1,591,563
I O S O I	10,686	-	20,703	2,145	-	-	33,534
Jamaica Plain	26,070	-	-	2,401	-	-	28,471
Latvian	29,852	-	48,402	1,777	-	469	80,500
Liberal	30,152	-	1,821	-	-	68	32,041
Liberty	86,528	57,159	67,979	13,946	-	-	225,612
Lord Beaconsfield	195,317	42,475	16,118	3,884	-	978	258,772

†Figures used as of last examination date, April, 1963.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,677,778	-	-	934,695	4,071	5	4,556	-	2,390
362,440	560,298	319,250	828,771	6,399	7½	3,734	1,670	1,391
24,467	-	-	13,252	10	4	185	-	94
1,922,059	214,122	-	286,341	10,558	4	3,948	1,416	2,301
2,242,122	-	68,104	358,291	465	5	2,000	-	1,754
270,425	-	1,266	27,998	2,872	4	1,329	-	529
26,107	-	-	6,421	3	4½	125	-	77
816,780	-	-	140,617	4,836	3½	5,755	-	2,921
1,018,029	13,881	23,429	86,937	2,948	3	5,492	104	1,494
136,172	-	-	25,466	8,848	4½	1,204	-	772
169,721	-	-	23,927	81	6	350	-	216
9,823	-	-	2,110	38	-	224	-	69
566,106	-	-	37,719	1,067	4½	986	-	582
47,175	-	1,540	6,220	24	4	136	-	57
78,101	-	-	11,581	250	4½	333	-	253
518,758	-	9,588	32,906	17	4½	542	-	349
67,774	-	-	7,919	198	4	152	-	42
5,075,490	-	-	433,183	861	6	11,617	-	5,771
67,773	-	-	12,066	206	4½	389	-	162
19,811	-	-	6,120	95	2	118	-	37
112,962	-	-	20,997	136	4	555	-	188
3,464	-	517	1,099	343	4½	32	-	16
4,474	-	22	353	-	-	143	-	-
36,464	-	-	9,098	124	3	157	-	85
88,172	-	-	20,118	30	5	279	-	184
198,519	-	-	37,638	20	4½	767	-	331
96,923	-	-	16,345	20	5	180	-	83
79,163	-	-	13,012	317	4½	1,066	-	614
1,143,028	-	-	143,771	2,707	4¼	2,248	-	1,018
23,340	-	-	3,160	-	5½	132	-	64
56,756	-	-	13,141	140	4½	183	-	96
6,651	88	638	169	87	-	85	1	20
67,015	-	-	12,066	301	4	254	-	126
38,920	-	-	10,495	206	4	178	-	118
9,807	55,530	33,378	17,225	-	3½	718	335	220
5,943	-	-	1,624	11	-	91	-	34
36,611	-	-	8,156	7	4½	162	-	103
56,371	-	-	2,768	61	4¾	260	-	161
33,607	-	-	14,697	71	4¾	160	-	80
12,845	-	-	3,739	978	-	354	-	202
10,421	-	-	4,145	9	4	69	-	41
177,579	-	-	34,650	132	4	512	-	323
137,231	-	-	33,010	1,472	2⅞	1,016	-	442
651,916	-	-	116,469	4,604	4½	1,163	-	428
104,384	-	-	18,338	64	4½	404	-	187
15,833	-	-	4,670	3	4	54	-	32
100,374	-	-	33,123	147	4	319	-	139
1,375,179	-	882	191,052	24,450	4¾	2,690	-	1,828
31,754	-	-	1,778	2	4½	146	-	30
21,669	-	-	6,801	1	4½	138	-	120
3,774	76,100	-	616	10	4¼	177	94	64
27,170	-	-	4,869	2	-	90	-	60
186,354	-	-	35,989	3,269	4½	542	-	203
215,168	-	-	43,325	279	4	962	-	435

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON							
(Continued)							
Maccabee	51,011	-	4,778	2,278	-	80	58,146
Marillac	32,943	-	5,659	3,087	-	-	41,690
Mascot, The	35,103	44,510	52,000	8,597	-	591	140,801
Memorial	40,624	-	25,000	6,156	-	3,737	75,517
Mohriver	160,915	21,027	33,351	12,120	-	50	227,463
Moreland	140,209	-	5,317	10,557	-	56	156,139
Morgan Memorial	10,383	-	13,439	17,393	-	1,029	42,244
Mortons Employees	8,800	-	25,243	3,808	-	-	37,851
MTA Employees	4,108,070	-	1,026,852	74,659	-	-	5,209,581
Navy Building	238,926	10,957	59,013	22,052	-	241	331,189
Navy Yard Employees	569,223	651,907	199,967	83,968	-	2,297	1,507,362
New Haven Railroad Employees	2,394,043	2,650,553	1,801,722	153,418	-	1	6,999,737
Noddle Island	487,232	713,510	110,283	38,409	-	325	1,349,759
One-Twenty	93,235	3,149	14,885	453	-	-	111,722
Overland	110,357	-	48,847	18,783	-	38	178,025
Plan	140,266	-	204,325	6,432	-	200	351,223
Pressers Union Local 12 ILGWU	40,393	-	20,271	4,388	-	246	65,298
Produce Terminal	61,357	-	2,625	3,105	-	125	67,212
Redberry	30,098	-	4,734	6,573	-	-	41,405
Rex	203,169	-	121,824	24,522	-	-	349,515
R L D A	10,719	-	174	2,489	-	-	13,382
Roxbury Independent Seaver	57,182	16,450	519	7,332	-	1,153	82,636
Security Employees	29,658	-	9,386	5,710	-	-	44,754
Social Service	205,445	-	11,971	4,761	-	213	222,390
Social Service	409,943	985,547	763,824	39,028	-	-	2,198,342
Square Deal	23,788	-	14,344	3,623	-	-	41,755
State Employees	1,259,561	-	83,699	109,541	-	49	1,452,850
T & H Employees	45,146	-	43,779	11,583	-	-	100,508
Telephone Workers	6,190,329	-	503,110	136,823	-	2,386	6,832,648
Thriftway	12,965	-	92	1,323	-	55	14,435
T R I B	118,733	-	7,405	714	-	1	126,853
Victory	32,345	-	178	-	-	-	32,523
Wales Mfg. Co. Employees	10,110	-	5,101	955	-	70	16,236
Washington	55,619	-	47,825	4,846	-	-	108,290
Welcome	24,303	-	3,884	4,403	-	-	32,590
Welfare	31,819	-	17,954	6,711	-	-	56,484
Whitson, The	117,202	106,785	63,532	30,789	-	-	318,308
Zaslav Volin	51,326	-	30,491	19,668	-	60	101,545
BRAINTREE							
Walworth	16,767	-	73,623	1,451	-	-	91,841
BRIDGEWATER							
Bridgewater	527,501	494,786	230,180	79,965	20,740	3,717	1,356,889
BROCKTON							
Barbourwelt	18,468	-	19,500	2,503	-	-	40,471
Brockton	1,836,638	2,710,600	466,294	55,990	47,490	138	5,117,150
Brockton Brotherhood	595,682	660,253	165,079	47,191	-	122	1,468,327
Brockton EMSR	62,320	23,514	6,475	1,756	-	4,939	99,004
Brockton Firemens	51,020	-	103,492	9,022	-	-	163,534
Brockton Postal Employees	127,785	-	41,923	11,915	-	-	181,623
Brockton Taunton Gas Employees	32,480	-	94,815	4,468	-	-	131,763

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
40,191	-	-	17,119	836	4½	217	-	132
37,390	-	-	4,282	18	4½	174	-	111
115,552	-	-	25,185	64	3¾	363	-	96
62,830	-	-	12,681	6	4½	252	-	134
187,483	-	-	39,800	180	4½	513	-	221
135,827	-	-	20,249	63	4½	422	-	304
36,074	-	-	4,962	1,208	2	355	-	110
28,396	-	-	9,450	5	4½	82	-	36
4,162,872	-	-	1,044,447	2,262	2½	5,805	-	5,313
297,092	-	9,290	24,620	187	4½	862	-	468
1,361,968	-	82	144,798	514	4.1875	4,106	-	1,963
5,650,637	-	-	1,345,873	3,227	4½	7,970	-	4,160
1,105,792	8,921	-	233,079	1,967	4¼	1,856	12	1,045
101,656	-	-	10,059	7	5	453	-	155
90,399	-	-	87,476	150	4	436	-	268
280,897	29,791	-	40,501	34	6	681	43	338
59,008	-	-	6,285	5	4	284	-	156
53,409	-	-	13,670	133	4½	283	-	173
35,072	-	-	6,331	2	4	288	-	76
252,364	-	20,509	75,760	882	4	791	-	444
13,382	-	-	-	-	3	62	-	25
67,721	-	-	14,830	85	4	227	-	100
34,810	-	-	9,936	8	5	130	-	67
183,755	-	-	36,234	2,401	4½	741	-	352
1,811,759	57,672	-	326,880	2,031	4	3,150	49	840
33,309	-	-	8,331	115	4	121	-	59
1,125,568	3,696	-	315,447	8,139	4½	4,011	21	1,897
88,242	-	-	11,547	719	4½	244	-	131
4,906,950	-	-	1,394,085	531,613	4	13,243	-	6,728
12,517	-	-	1,915	3	4	89	-	52
109,203	-	-	16,851	799	5	229	-	162
22,297	-	-	10,218	8	2	167	-	71
13,854	-	-	2,378	4	-	153	-	50
89,799	-	-	18,457	34	4	284	-	125
30,026	-	-	2,557	7	5	175	-	123
45,558	-	-	10,800	126	5	182	-	99
236,479	14,370	-	60,457	7,002	3½	748	80	311
86,478	-	-	14,983	84	6	266	-	141
11,001	62,640	-	18,150	50	5	375	180	126
1,149,210	-	58,804	143,778	5,097	4¼	2,451	-	1,059
34,819	-	-	5,502	150	4	140	-	98
4,421,657	5,270	55,530	631,881	2,812	4¼	5,228	6,029	2,642
1,143,311	34,836	73,355	212,089	4,736	5	1,524	59	1,024
73,101	-	5,611	20,185	107	4	182	-	100
148,746	-	-	14,788	-	4	464	-	192
148,764	385	100	30,257	2,117	5¼	380	1	215
118,872	-	-	12,891	-	4¼	265	-	126

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON (Continued)							
Campello	155,804	34,679	40,203	8,311	3,772	-	242,769
Crescent, The	1,528,600	2,476,764	829,160	67,682	22,282	182	4,924,670
Edico	127,121	77,903	131,364	3,059	-	-	339,447
Lafayette	69,375	178,303	142,356	16,474	-	-	406,508
Producers Dairy Employees	15,082	-	5,023	495	-	301	20,901
BROOKLINE							
Brookline Municipal	727,297	1,361,832	141,851	31,527	62,207	-	2,324,714
Longwood	155,736	14,657	505	6,978	-	192	178,068
CAMBRIDGE							
Bay State	301,517	219,766	154,010	31,896	-	1,717	708,906
Cambridge Portuguese	78,060	741,345	349,290	21,647	-	1,397	1,191,739
Cambridge Utilities Employees	186,290	-	87,520	7,933	-	-	281,743
Central	8,600	-	13,275	4,214	-	215	26,304
C T C	73,355	14,949	16,866	8,169	-	4,190	117,529
Darex	438,003	-	81,082	6,134	-	-	525,219
†Eamco	34,742	-	282	1,107	-	127	36,258
Elm	57,407	1,025	16,488	16,344	-	-	91,264
Harvard University Employees	1,228,093	949,584	787,896	17,548	-	564	2,983,685
Inman	11,802	-	3,185	718	-	84	15,789
M B CO	17,126	-	2,117	2,287	-	-	21,530
Simco	266,172	32,322	340,358	27,488	-	1,633	667,973
Woven Hose Employees	79,276	-	54,880	17,473	-	328	151,957
CANTON							
Plymouth Rubber	82,885	-	46,099	5,893	-	-	134,877
CHARLTON							
Charlton	43,602	-	17,413	5,873	-	272	67,160
CHELSEA							
American Independent	40,419	-	6,171	1,088	-	161	47,839
Atlantic	118,956	-	950	3,519	-	1,875	125,300
Benjamin Franklin	225,351	4,615	43,393	2,486	-	300	276,145
Carmel	1,191,458	905,155	1,073,110	50,899	55,831	5,904	3,283,357
Chestnut	27,184	-	14,867	5,283	-	287	47,621
Congress	20,781	2,000	5,849	2,931	-	-	31,561
Continental	138,566	-	19,324	3,917	-	-	161,807
Independent	88,149	-	6,716	2,187	-	1,383	98,435
Jogues	12,379	-	42,740	2,472	-	262	57,853
Judaeen	26,058	4,630	27,054	3,940	-	-	61,682
Madison	28,170	-	8,960	4,281	-	9	41,420
New Chelsea	903,534	90,096	100,698	3,725	-	487	1,098,540
Ponedeler	149,568	-	6,832	8,492	-	516	165,408
Walnut	31,545	-	315	8,902	-	23	40,785
Winnisimmet	197,899	81,817	28,484	10,983	-	-	319,183

†Figures used from last examination date, April, 1964.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
205,075	806	11,645	25,059	184	4¼	843	15	383
4,236,006	60,039	128,751	498,696	1,178	4¼	6,001	34	2,158
287,625	-	-	51,734	88	4½	339	-	168
331,325	-	11,913	63,243	27	4	694	-	156
18,634	-	-	1,255	1,012	4¾	78	-	42
2,058,471	-	-	264,717	1,526	4	2,877	-	1,284
159,531	-	-	18,527	10	4¼	474	-	214
567,257	-	-	141,094	555	4	1,179	-	813
1,041,018	-	-	148,716	2,005	4¼	1,300	-	345
253,870	-	-	27,665	208	4¼	732	-	390
22,047	-	-	4,236	21	2	65	-	26
103,638	-	-	13,669	222	5	232	-	142
434,001	-	-	86,039	5,179	5	987	-	695
26,442	-	-	9,605	211	-	225	-	87
77,217	-	-	13,881	166	4	180	-	102
2,705,335	-	11,097	243,429	23,824	4¼	4,279	-	1,941
13,030	-	-	2,748	11	4	98	-	34
17,851	-	-	3,671	8	6	96	-	51
582,690	-	-	85,166	117	4½	670	-	460
131,568	-	-	18,348	2,041	4	529	-	280
109,430	-	-	23,190	2,257	4½	548	-	320
61,330	-	1,992	3,832	6	4½	600	-	68
34,789	-	-	12,887	163	4	144	-	78
102,668	-	-	20,623	2,009	4	409	-	283
195,822	-	-	80,110	213	2	834	-	712
2,721,224	-	42,939	513,899	4,295	4¼	4,473	-	3,350
36,042	-	-	11,554	25	4	161	-	89
25,073	-	-	6,484	4	4	96	-	50
124,186	-	7,223	30,014	384	2½	604	-	475
71,563	-	-	26,395	477	4	420	-	272
53,725	-	-	4,019	109	2	234	-	63
50,372	-	-	11,246	64	2¾	150	-	59
28,808	-	3,707	8,759	146	3½	273	-	197
972,683	-	-	124,596	1,261	4¼	2,047	-	1,576
148,227	-	301	16,712	168	5	448	-	334
32,038	-	-	8,686	61	2	200	-	103
260,515	-	-	57,514	1,154	4	925	-	309

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	468,121	464,681	130,423	43,759	-	1,200	1,108,184
Chicopee Teachers	15,470	-	10,286	5,024	-	-	30,780
Dairy	23,958	-	17,132	11,208	-	49	52,347
F. W. Sickles Employees	214,568	251,824	43,072	79,627	-	303	589,394
Polish National	219,379	3,045,102	1,400,765	105,100	-	709	4,771,055
Spalding Employees	193,811	199,920	110,684	30,318	-	386	535,119
Springfield Rendering Employees	6,987	-	3,393	705	-	-	11,085
Texco	16,940	-	21,217	2,424	-	-	40,581
Willimansett	225,000	11,328	69,095	2,000	-	656	308,079
CLINTON							
Colonial Press	308,191	96,761	243,210	7,616	-	371	656,149
ITT Surco Employees	37,365	-	2,021	274	-	1,567	41,227
CONCORD							
G R	221,177	394,342	339,205	38,992	-	713	994,429
DANVERS							
Babco Employees	9,644	-	3,959	1,258	-	-	14,862
Essex Agricultural	31,685	-	44,760	734	-	-	77,178
DEDHAM							
Hersey Employees	66,990	-	68,326	1,928	-	-	137,244
Rust Craft	337,462	-	97,998	31,277	-	650	467,387
Westinghouse Employees	19,258	-	2,043	3,019	-	41	24,361
DOUGLAS							
Hayward-Schuster Employees	153,552	68,603	296,138	12,300	-	263	530,856
EASTHAMPTON							
Hampeo	57,900	-	23,537	16,391	-	-	97,828
EVERETT							
Carmote Employees	8,109	-	17,175	8,310	-	-	33,594
Everett	226,245	562,268	29,655	31,225	-	-	849,393
Everett Police	30,040	-	18,200	2,714	-	-	50,954
Garden Street	63,345	-	12,020	9,165	-	163	84,693
Merchemco	407,694	506,860	102,441	37,325	-	2,580	1,056,900
Octane	50,904	-	18,206	4,754	-	-	73,864
Wapico	9,605	-	7,530	10,210	-	821	28,166
FALL RIVER							
Corky Row	90,479	9,697	10,903	9,412	-	388	120,879
Fall River Boys Club	21,460	-	15,274	2,245	-	296	39,275
Fall River Municipal Employees	1,686,540	4,055,355	674,704	291,145	-	3,117	6,710,861
Fall River Postal Employees	142,905	80,692	17,000	9,396	-	-	249,993
Kavodian	54,796	-	12,867	5,562	-	397	73,622
St. Anne's	2,221,064	2,166,011	1,016,198	124,750	69,157	91,676	5,688,856

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
898,273	-	22,892	161,072	25,947	4	1,955	-	751
27,029	-	-	3,735	16	4	196	-	51
36,270	-	-	15,644	433	4	76	-	52
518,003	-	-	70,240	1,151	3¾	1,211	-	424
4,323,435	-	32,447	408,540	6,633	4	4,300	-	870
463,324	-	-	66,215	5,580	4	1,160	-	437
8,718	-	-	2,369	-	5¼	52	-	37
30,368	-	-	9,816	397	4	109	-	44
271,840	-	6,362	25,743	4,134	4½	760	-	376
561,423	-	-	94,343	383	4	1,079	-	483
39,005	-	-	2,222	-	4	338	-	173
902,562	-	-	91,863	4	5	837	-	366
14,072	-	-	575	215	4½	114	-	53
55,919	13,540	-	7,714	5	4½	387	101	68
126,398	-	-	10,175	671	4	301	-	174
408,645	-	-	53,430	5,312	4¼	860	-	543
19,843	-	-	4,078	440	4	285	-	152
427,615	-	8,525	92,511	2,205	3¾	798	-	287
85,917	-	-	11,539	372	4¼	239	-	135
22,430	3,776	-	7,387	1	4	91	34	37
753,755	-	-	95,360	278	4¼	1,086	-	414
36,928	-	-	14,026	-	4	189	-	72
73,013	-	-	11,614	66	4	177	-	94
940,258	-	-	116,637	5	4½	900	-	660
34,623	-	-	39,191	50	4	205	-	130
15,097	-	-	13,043	26	4	105	-	65
106,622	-	1,963	11,768	526	4	559	-	209
32,665	-	-	6,560	50	3	334	-	67
6,106,430	-	15,102	588,516	813	2	7,136	-	2,364
223,159	-	-	26,723	111	4¼	592	-	299
57,341	-	-	15,917	364	4½	217	-	89
5,019,289	-	-	665,604	3,963	4	9,839	-	2,869

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	881,199	1,305,305	602,234	49,924	-	398	2,839,060
Crobank	128,541	-	173,661	33,405	-	-	335,607
Falpaco	11,100	-	26,589	4,464	-	-	42,153
F. I. A.	188,313	-	9,929	4,783	-	-	203,025
Filestra	4,727	-	-	1,898	-	-	6,625
Fitchburg I-C	1,471,160	4,319,454	499,326	248,390	-	5,395	6,543,725
Fitchburg Postal Employees	46,071	1,279	484	946	-	-	48,780
Fitchco	308,416	-	108,556	35,329	-	-	452,301
Senco	30,890	-	6,723	7,775	-	187	45,575
Simonds Employees . .	129,896	-	380,060	17,637	-	-	527,593
Tri-City	26,688	-	9,477	4,975	-	50	41,190
Workers	801,258	5,693,016	2,142,151	186,581	35,000	2,465	8,860,471
FRAMINGHAM							
D. M. C.	141,906	-	675,870	40,185	-	-	857,961
Eastern	16,317	-	40,092	4,122	-	-	60,531
Framingham UAW . . .	211,513	-	83,633	17,871	-	-	313,017
Independent Hebrew . .	17,552	-	6,436	9,653	-	-	33,641
FRANKLIN							
Thomson	32,335	-	22,551	3,646	-	-	58,532
GARDNER							
Gardner Franco-American .	2,036,507	1,707,678	453,961	238,129	162,239	1,146	4,599,660
Gardner Polish-American .	108,611	140,402	37,595	6,058	-	820	293,486
GLOUCESTER							
40-Fathom	21,235	-	24,518	3,596	-	86	49,435
Gloucester	39,821	-	3,684	1,541	-	-	45,046
Gloucester Fire Department	11,064	-	6,883	4,557	-	-	22,504
Gloucester Municipal . .	34,154	-	48,251	3,954	-	1,688	88,047
Gloucester Teachers Association	10,665	-	1,988	11,320	-	-	23,973
GREENFIELD							
G. T. & D.	194,332	-	62,162	22,612	-	-	279,106
Treasure	49,705	-	36,151	452	-	99	86,407
GROTON							
Hovoco	21,033	-	49,986	4,260	-	-	75,279
Nashoba	92,098	-	27,729	12,545	-	-	132,372
HAVERHILL							
Haverhill	17,849	-	4,280	3,610	-	-	25,739
Haverhill Fire Department	63,570	72,919	41,479	12,974	-	-	190,942
Haverhill Italian American	278,551	847,202	205,327	53,076	11,000	35	1,395,191
Haverhill Police Department	32,411	-	1,915	18,064	-	896	53,286
Haverhill Postal Employees	52,099	-	18,903	967	-	-	71,969
Haverhill Teachers . . .	61,076	112,763	148,903	24,893	-	2,265	349,900
M E E C Employees . . .	24,185	-	9,366	2,032	-	-	35,583

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
2,571,221	-	39,836	224,880	3,093	4½	3,588	-	1,361
293,626	-	-	38,306	3,675	4½	1,055	-	422
26,477	2,381	-	13,278	17	6	155	12	61
182,448	-	-	20,480	97	4¼	501	-	313
4,480	-	-	2,145	-	5	44	-	26
5,794,106	3,235	15,027	721,479	9,878	4½	7,049	3	3,503
36,096	-	-	12,469	215	4½	167	-	89
382,807	-	-	69,193	301	6	593	-	363
32,196	1,954	-	10,400	1,025	5	108	15	52
473,329	-	-	53,715	549	5	888	-	330
29,851	6,314	-	5,025	-	4½	124	9	42
7,500,138	-	-	1,355,174	5,159	4½	4,887	-	2,507
779,181	-	-	78,733	47	4	1,691	-	640
35,138	-	-	25,082	311	5	104	-	37
263,038	-	-	49,605	374	4	1,248	-	500
28,649	-	-	4,990	2	4	145	-	41
51,322	-	-	7,205	5	4½	85	-	56
4,048,133	-	32,614	516,693	2,220	4½	6,472	-	2,576
263,501	-	3,969	25,880	136	4	557	-	204
38,507	-	-	10,271	657	4	90	-	44
27,323	-	-	17,493	230	5	111	-	70
19,481	-	-	3,023	-	4½	66	-	40
79,669	-	-	8,228	150	3½	206	-	96
20,710	-	-	3,260	3	4	136	-	49
233,071	-	-	46,033	2	4	773	-	440
57,569	8,939	7,205	12,657	37	4	115	40	80
64,906	-	-	10,373	-	6	281	-	74
116,488	-	-	15,201	683	5	416	-	206
20,473	-	-	5,263	3	4	88	-	44
170,468	-	-	20,389	85	4¼	408	-	95
1,217,276	-	28,640	146,781	2,494	4⅛	1,307	-	657
46,064	-	-	7,166	56	4½	126	-	84
59,108	-	-	12,860	1	5	180	-	99
262,032	-	48,625	39,013	230	4½	328	-	102
31,159	-	-	4,175	249	4	128	-	68

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HOLYOKE							
Holyoke	47,649	565,580	284,999	70,387	-	-	968,615
Holyoke Municipal Employees	157,756	-	19,777	12,503	-	-	190,036
Holyoke Postal	15,096	-	10,975	3,154	-	-	29,225
Holyoke Teachers	25,877	-	2,856	939	-	-	29,672
Nablanko	45,308	-	30,043	6,494	-	-	81,845
Prentiss Wire	4,871	-	2,272	125	-	206	7,474
Tecnifax Employees	102,752	-	38,085	6,306	-	913	148,056
HOPEDALE							
Melco	142,964	-	20,870	17,379	-	-	181,213
HUDSON							
Lapointe Employees	140,870	-	38,688	3,099	-	266	182,923
LAWRENCE							
Elgasco	89,530	-	85,539	8,445	-	-	183,514
Emastryco	14,247	-	13,316	1,790	-	-	29,353
Frontenac	140,434	167,548	72,524	30,150	-	2,165	412,821
Lawrence	374,173	345,042	107,175	61,928	-	-	888,318
Lawrence Firefighters	171,848	107,627	33,708	1,642	-	-	314,825
Lawrence Modern	83,932	-	4,565	242	-	100	88,839
Lawrence Postal Employees	44,534	-	2,150	754	-	-	47,438
Lawrence Teachers	86,920	-	33,649	9,538	-	-	130,107
Marconi	100,826	119,842	26,283	5,375	-	289	252,615
Prospect Hill Presbyterian	2,751	-	2,236	1,718	-	-	6,705
LEOMINSTER							
Doyle Works	12,186	-	83,930	16,773	-	-	112,889
Leominster	92,056	-	1,577	6,723	-	-	100,356
Pyrallart Employees	759,979	243,226	559,676	83,987	-	-	1,646,868
LOWELL							
Highland	95,162	3,444	15,024	4,911	-	410	118,951
Ideal	49,333	-	8,486	4,465	-	302	62,586
Jeanne d'Arc	395,622	3,747,641	1,348,133	348,396	15,000	-	5,854,792
Lowell	57,002	102,644	28,690	1,793	-	451	190,580
Lowell Electric Light Employees	57,784	-	69,000	5,236	-	60	132,080
Lowell EMSR	22,374	-	9,935	1,275	-	-	33,584
Lowell Firemens Club	183,575	-	22,084	14,400	-	-	220,059
Lowell Postal Employees	24,344	-	2,000	1,249	-	50	27,643
Lowell Rendering Employees	30,719	-	2,956	5,746	-	12	39,433
Northern Massachusetts Telephone Workers	533,850	933,589	165,472	32,376	-	2,048	1,667,335
LYNN							
Brotherhood	1,084,400	1,215,012	411,492	87,901	-	-	2,798,805
General Electric River Works Employees	2,027,649	-	977,858	93,673	-	-	3,099,180
Greek Community	234,182	73,292	43,570	31,341	-	166	382,551
Labor Circle	69,220	37,424	93,169	7,287	-	737	207,837
Lynn	192,122	64,650	26,022	26,656	-	-	309,450
Lynn Independent Workmens Circle	91,220	4,216	15,815	8,697	-	-	119,948

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
786,228	-	-	181,631	756	4 $\frac{1}{8}$	548	-	180
162,400	-	-	26,424	1,212	5 $\frac{1}{2}$	466	-	388
20,727	-	-	8,404	94	4	203	-	77
24,753	-	-	4,849	70	4 $\frac{1}{4}$	175	-	51
73,040	-	-	8,803	2	4 $\frac{1}{4}$	611	-	269
4,433	-	-	2,938	103	4	73	-	60
132,697	-	-	15,250	109	4 $\frac{1}{2}$	344	-	165
157,220	-	-	23,859	134	4 $\frac{1}{2}$	305	-	191
149,602	-	-	31,960	1,361	4 $\frac{1}{4}$	345	-	260
122,105	-	-	58,833	2,576	5	310	-	224
15,931	-	-	13,422	-	3	57	-	42
336,462	23,037	9,162	41,784	2,376	4	973	51	334
656,710	3,720	7,086	220,069	733	4 $\frac{1}{2}$	1,805	9	758
272,661	-	1,227	39,524	1,413	5	636	-	195
69,451	-	-	19,189	199	4 $\frac{1}{2}$	331	-	132
38,068	-	-	9,331	39	5 $\frac{1}{2}$	188	-	106
114,897	-	-	14,479	731	4 $\frac{1}{2}$	304	-	114
207,145	-	798	44,306	366	4 $\frac{1}{4}$	611	-	200
5,636	-	-	1,069	-	4	87	-	8
85,740	-	13,255	13,893	1	4	310	-	68
90,438	-	2,457	6,448	1,013	4 $\frac{1}{4}$	295	-	135
1,384,233	-	69,704	191,992	939	4 $\frac{1}{2}$	1,936	-	1,181
92,166	-	-	26,758	27	4.0625	301	-	146
46,036	-	-	16,429	121	4 $\frac{1}{4}$	264	-	143
5,039,595	-	-	814,494	703	4 $\frac{1}{4}$	5,430	-	1,180
146,174	-	-	44,238	168	4 $\frac{1}{8}$	286	-	127
109,876	-	-	21,885	319	4	241	-	103
26,268	-	-	7,176	140	5	79	-	48
188,566	-	-	31,344	149	5 $\frac{1}{8}$	502	-	340
20,349	-	-	7,245	49	5 $\frac{1}{4}$	170	-	89
35,693	-	-	3,740	-	3 $\frac{1}{2}$	137	-	88
1,295,627	-	-	371,143	565	4	3,200	-	1,450
2,443,380	-	-	348,828	6,597	5	2,395	-	1,067
2,588,933	-	-	506,509	3,738	4 $\frac{1}{4}$	8,395	-	4,263
352,438	-	-	27,811	2,302	4 $\frac{1}{2}$	915	-	362
176,643	-	-	31,194	-	4	517	-	104
243,157	-	-	64,103	2,190	4 $\frac{1}{4}$	642	-	304
104,839	-	-	15,098	11	4	546	-	218

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
LYNN (Continued)	\$	\$	\$	\$	\$	\$	\$
Lynn Municipal Employees	67,404	—	132,000	4,075	—	247	203,726
Lynn Police	82,413	63,936	15,000	30,723	—	—	192,072
Lynn Postal District Employees	211,464	—	17,055	5,274	—	—	233,793
Lynn Teachers	65,228	—	14,120	7,005	—	—	86,353
St. Jean Baptiste	201,185	672,706	254,341	47,543	12,285	—	1,188,060
West Lynn G. E. Employees	768,539	—	112,981	4,808	—	1,463	887,791
MALDEN							
Bell Rock	30,744	6,307	8,335	4,928	—	259	50,573
Cosmopolitan	50,912	—	23,870	10,400	—	239	85,421
Malden City Employees	52,976	—	10,000	28,651	—	—	91,627
Malden G. & E. Employees	470,166	359,288	253,743	19,872	—	—	1,103,069
Progressive Workmens	865,329	3,521,204	2,338,456	36,035	21,000	—	6,782,024
MANSFIELD							
Mansfield	595,382	182,413	133,833	27,322	—	1,569	940,519
MARBLEHEAD							
V. F. W. No. 2005	22,603	—	2,331	2,257	—	10	27,201
MARLBORO							
St. Mary's Parish	68,031	4,400	34,982	10,968	—	—	118,381
MAYNARD							
Maynard Consumers	139,397	198,379	275,143	6,720	—	1,135	620,774
MEDFORD							
Medford Municipal Employees	160,956	—	187,480	16,153	—	10	364,599
MEDWAY							
Medway	19,201	—	12,660	1,769	—	—	33,630
MIDDLEBORO							
Nemasket	13,940	—	23,272	2,115	—	—	39,327
MILFORD							
Milford	9,241	—	7,714	2,033	—	—	18,988
MILLBURY							
High Carbon	137,387	—	50,260	28,738	—	1,478	217,863
Millbury	1,193,458	465,858	228,835	105,749	13,625	4,150	2,011,675
Worcester Teachers	184,190	—	41,717	210	—	—	226,117
NEEDHAM							
Needham School Employees	4,369	—	2,598	419	—	64	7,450

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
188,332	-	-	15,393	1	4	516	-	297
156,823	-	-	35,114	135	4½	336	-	164
180,709	-	-	50,974	2,110	6	601	-	347
67,568	-	-	18,611	174	4¼	408	-	149
968,232	52,773	17,352	147,190	2,513	4¼	1,980	94	512
702,404	-	-	181,438	3,949	3	2,062	-	1,974
41,929	-	-	8,488	156	4	259	-	131
72,764	-	-	12,657	-	4½	223	-	115
64,552	-	-	26,872	203	5	412	-	232
952,440	-	13,903	135,104	1,622	4¾	810	-	646
5,895,825	-	43,250	842,312	637	4	6,218	-	1,124
804,874	-	-	130,402	5,243	4	2,600	-	1,041
20,391	-	-	5,533	1,277	4¼	257	-	76
45,810	44,463	12,989	14,414	705	3½	748	763	101
560,762	-	19,565	32,801	7,646	4	1,022	-	340
305,924	-	-	56,869	1,806	4⅞	670	-	375
30,243	-	-	3,382	5	3½	143	-	37
34,307	-	-	5,016	4	4	250	-	113
11,846	-	-	7,142	-	2	52	-	18
181,781	-	-	36,081	1	4½	305	-	169
1,774,518	-	58,523	165,052	13,582	2⅛	3,699	-	1,915
178,548	-	-	24,082	23,487	3¼	737	-	298
7,124	-	-	326	-	4	120	-	22

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
NEW BEDFORD							
Aerovox Employees	71,110	-	169,883	13,270	-	-	254,263
Citizens	236,693	89,128	92,496	16,357	-	353	435,027
Continental Employees	126,039	238,521	57,424	20,578	-	-	442,562
New Bedford Gas & Edison Light Company Employees	153,882	-	142,044	30,492	-	-	326,418
New Bedford Municipal Employees	69,135	337,251	88,222	23,496	-	-	518,104
New Bedford Postal Employees	60,681	-	10,000	10,492	-	-	81,173
Press Radio	8,426	-	28,529	3,390	-	-	40,345
Revere Copper & Brass Employees	188,736	-	289,373	7,658	-	592	486,359
St. Anne	35,249	713,908	263,708	58,054	18,024	676	1,089,619
Southern Massachusetts Telephone Workers	879,459	351,563	150,997	6,964	-	1,158	1,390,141
U-Strayco	37,365	39,839	54,000	12,419	-	-	143,623
NEWBURYPORT							
Newburyport	4,110	-	4,623	4,669	-	123	13,525
Towle Employees	42,275	-	57,207	2,449	-	-	101,931
NEWTON							
Easinco Employees	7,166	-	465	2,287	-	-	9,918
Newton Municipal	83,642	-	46,868	3,066	-	539	134,115
Newton Teachers	23,628	-	1,096	1,164	-	34	25,922
NORTH ADAMS							
Hoosac Employees	35,529	-	17,284	3,161	-	-	55,974
Sprague Electric	1,124,469	64,463	636,606	95,685	-	134	1,921,357
NORTHBRIDGE							
K B	27,180	-	58,725	2,743	-	-	88,648
W. M. W.	733,289	-	240,402	29,627	-	-	1,003,318
NORTON							
Fernandes Employees	22,855	-	-	3,053	-	4,695	30,603
NORWOOD							
M and N Employees	98,625	-	15,356	30,878	-	625	145,484
Marrud Employees	7,888	-	4,114	2,337	-	-	14,339
Neponset Valley Postal Employees	47,508	-	3,595	22	-	-	51,125
Norwood School Employees	47,633	-	2,199	-	-	-	49,832
Plimpton	245,380	-	170,397	27,797	-	488	444,062
ORANGE							
Orange	414,006	96,038	58,762	15,712	-	-	584,518
PALMER							
Elco Club	60,641	-	101,802	8,469	-	-	170,912
General Package	134,123	-	75,288	1,552	-	270	211,233
Wick-Spring Employees	92,488	-	16,852	4,879	-	87	114,306

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
224,737	-	-	29,510	16	4 $\frac{1}{4}$	770	-	299
384,458	-	-	50,156	413	4 $\frac{1}{2}$	1,703	-	548
344,821	-	-	97,141	600	4 $\frac{3}{4}$	504	-	250
161,679	92,858	-	71,873	8	5 $\frac{1}{2}$	731	350	326
466,886	-	-	51,056	162	4 $\frac{3}{8}$	1,448	-	320
69,495	-	-	11,260	418	6 $\frac{1}{2}$	306	-	133
36,861	-	-	3,481	3	3	175	-	63
425,785	-	-	60,150	424	5	629	-	290
891,268	-	-	197,648	703	4 $\frac{3}{8}$	965	-	268
1,200,746	-	-	188,262	1,133	5	2,295	-	1,361
116,238	-	-	27,169	216	4	191	-	111
7,008	-	-	6,517	-	2	128	-	15
86,389	-	-	15,528	14	4	239	-	113
8,228	-	-	1,648	42	4	72	-	41
115,082	-	-	19,007	26	4	626	-	267
21,552	-	-	4,364	6	4	335	-	85
42,916	-	-	13,045	13	4	207	-	82
1,537,254	-	-	362,963	21,140	4 $\frac{5}{8}$	3,298	-	2,170
74,585	-	-	14,061	2	4 $\frac{1}{4}$	158	-	76
793,044	-	-	206,154	4,120	4	2,464	-	1,372
29,396	-	-	1,101	106	-	293	-	131
130,212	-	5,967	6,482	2,823	2	386	-	202
13,659	-	-	680	-	3 $\frac{1}{2}$	108	-	61
44,370	-	-	6,752	3	4	370	-	177
43,224	-	-	5,322	1,286	3 $\frac{1}{2}$	161	-	86
384,022	-	-	46,384	13,656	4 $\frac{1}{4}$	811	-	417
533,007	-	-	50,881	630	4 $\frac{1}{2}$	1,282	-	649
155,408	-	-	15,474	30	4	187	-	87
195,631	-	-	14,287	1,315	4	359	-	200
86,008	-	5,970	21,941	387	4 $\frac{1}{4}$	337	-	144

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
PEABODY	\$	\$	\$	\$	\$	\$	\$
A. C. Lawrence Employees	214,291	—	60,732	15,888	—	365	291,276
Hellenic	149,798	282,966	32,377	32,045	—	756	497,942
Luso-American	55,782	—	51,323	9,352	—	—	116,457
Popular	41,791	—	5,315	4,868	—	200	52,174
PITTSFIELD							
Berkshire	84,712	—	6,893	752	—	—	92,357
Eagle	52,498	—	—	3,909	—	—	56,407
EPCO Employees	55,667	—	9,729	6,997	—	—	72,393
Pittsfield G. E. Employees	2,491,246	—	1,140,093	318,034	—	2,091	3,951,464
Pittsfield Postal Employees	12,544	—	2,621	198	—	—	15,363
Pittsfield Teachers . . .	210,106	—	74,209	11,748	—	134	296,197
PLYMOUTH							
Plymouth Cordage	96,184	117,298	341,537	25,922	—	8	580,947
QUINCY							
ILSNEC	35,338	—	6,254	5,014	—	—	46,606
Pneumatic	444,878	—	212,345	16,176	—	—	673,399
Presidents City	44,889	—	18,634	3,072	—	111	66,706
Quincy EMSR	41,870	—	44,214	5,414	—	—	91,498
Quincy Municipal	315,634	120,556	56,680	79,405	—	—	572,275
Quinwey	189,930	28,969	12,032	28,411	—	3	259,345
Wollaston	929,784	163,091	89,602	66,319	—	235	1,249,031
RANDOLPH							
Randolph	116,007	—	8,250	10,023	—	70	134,350
REVERE							
Revere Firefighters . . .	23,767	—	—	6,092	—	459	30,318
Shirley	533,349	53,472	473,622	19,023	—	25	1,079,491
ROCKLAND							
Rockland	3,686,028	2,518,841	424,872	84,303	69,355	6,725	6,790,124
SALEM							
Northshore	261,385	29,405	100,267	17,069	—	504	408,630
St. Joseph Credit Union of Salem	294,613	1,588,108	591,658	86,083	27,651	2,656	2,590,769
Salem	85,070	—	59,501	3,254	—	111	147,936
Salem Italian American . .	64,546	—	29,126	5,185	—	118	98,975
Sylvania Employees . . .	974,031	110	915,893	79,056	—	1,318	1,970,408
SAUGUS							
Saugus	364,633	336,226	45,516	54,035	35,345	520	836,275
SHARON							
Sharon	64,168	—	7,034	4,049	—	163	75,414

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
209,173	-	-	77,994	4,109	4 $\frac{5}{8}$	1,130	-	633
439,856	-	-	57,810	276	4 $\frac{3}{8}$	828	-	307
104,257	-	5,847	5,538	815	4 $\frac{1}{4}$	301	-	111
40,560	-	-	10,124	1,490	3	187	-	90
77,045	-	-	15,120	192	3 $\frac{1}{2}$	174	-	132
50,522	-	-	5,855	30	5	130	-	69
64,101	-	2,104	5,515	673	5	308	-	124
3,246,439	-	-	595,067	109,958	4 $\frac{3}{4}$	7,279	-	3,993
12,091	-	-	3,272	-	7	116	-	60
265,443	-	-	27,735	3,019	5	457	-	316
515,688	10,299	-	54,958	2	3 $\frac{1}{4}$	636	359	259
40,161	-	-	6,431	14	6	109	-	59
593,060	-	-	80,130	209	5	644	-	423
52,145	-	-	14,537	24	3 $\frac{1}{2}$	225	-	101
77,442	-	-	14,008	48	4	134	-	85
511,142	-	-	58,978	2,155	4 $\frac{1}{2}$	1,101	-	568
196,492	-	-	61,853	1,000	4 $\frac{1}{8}$	239	-	182
1,121,690	-	-	126,787	554	4 $\frac{1}{4}$	2,850	-	1,709
126,711	-	81	7,307	251	4	548	-	278
24,340	-	-	5,379	599	4 $\frac{1}{2}$	85	-	49
955,902	-	23,188	95,194	5,207	4	1,449	-	784
6,036,504	-	36,846	704,256	12,518	4 $\frac{1}{2}$	8,150	-	4,185
345,672	-	-	62,529	429	4 $\frac{1}{2}$	539	-	394
757,748	1,486,090	40,694	298,237	8,000	4 $\frac{1}{8}$	2,853	1,199	650
125,431	-	-	22,504	1	4	437	-	151
77,805	-	8,130	12,538	502	4 $\frac{1}{4}$	372	-	161
1,179,688	-	453,389	284,509	52,822	3 $\frac{1}{2}$	5,468	-	2,066
735,451	-	-	89,223	11,601	4	1,925	-	709
67,923	-	-	7,199	292	4 $\frac{1}{4}$	263	-	110

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
SHIRLEY	\$	\$	\$	\$	\$	\$	\$
Samson Cordage Employees	2,455	-	7,737	1,349	-	-	11,541
SOMERSET							
Somerset Community	908,631	706,363	126,737	71,634	-	587	1,813,952
SOMERVILLE							
Bowker Employees	6,982	-	11,898	4,413	-	-	23,293
Colasso	157,400	-	12	8,559	-	-	165,971
Porter Employees, The	50,892	-	68,950	-	-	616	120,458
Swift Employees	74,915	-	47,385	2,165	-	35	124,500
SOUTHBIDGE							
Southbridge	610,187	1,665,311	976,716	62,986	-	390	3,315,590
SPRINGFIELD							
Alaco	82,125	-	51,061	8,465	-	60	141,711
American Bosch	610,474	378,349	548,878	32,124	-	1,611	1,571,436
Buxton Employees	292,450	-	313,466	3,345	-	369	609,630
Chapman Valve, The	737,696	-	282,695	53,928	11,300	823	1,086,442
Cheney Bigelow	48,738	-	11,065	9,191	-	-	68,994
C L U	13,887	-	621	6,361	-	-	20,869
Diamond Match Employees	104,176	-	34,881	10,468	-	-	149,525
Embeco	179,263	-	106,187	27,781	-	310	313,541
John H. Breck Employees	200,867	-	248,788	6,642	-	-	456,297
Kelko	112,701	308,010	182,808	24,259	-	460	628,238
Maccabean Pythian	14,978	-	3,000	4,228	-	30	22,236
Massachusetts Mutual Employees	525,534	-	70,554	17,647	-	-	613,735
Monsanto Plastics	1,042,705	799,928	824,892	53,103	-	-	2,720,628
Powers Paper Employees	15,354	-	3,905	826	-	-	20,085
Railway Express	9,236	-	4,876	2,447	-	-	16,559
Setco	60,113	-	112,816	8,613	-	-	181,542
Spasco	14,726	-	1,134	2,189	-	-	18,049
Springfield Armory	351,118	32,584	116,964	7,278	-	-	507,944
Springfield FCA Employees	54,337	-	51,344	332	-	276	106,289
Springfield Franco-American	93,225	12,692	13,847	6,983	-	-	126,747
Springfield, Mass. Municipal Employees	767,080	679,997	177,454	18,275	-	1,280	1,644,086
Springfield, Mass. Post Office Employees	241,187	65,697	194,064	14,557	-	900	516,405
Springfield-Monarch	282,042	-	45,060	2,667	-	29	329,798
Springfield Street Railway Employees	167,314	69,626	114,307	11,242	-	-	362,489
Springfield Teachers	793,972	-	288,207	20,104	-	-	1,102,283
Westco	321,279	249,940	346,990	36,632	9,981	1,168	965,990
Western Massachusetts Telephone Workers	2,336,511	458,470	288,313	61,929	-	188	3,145,411
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	5,063	1,000	3,503	1,231	-	18	10,815
TAUNTON							
Adams Post	8,668	26,887	27,777	812	-	-	64,144
Taunton Postal Employees	18,836	-	23,000	2,257	-	1	44,094

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
6,152	-	1,017	4,272	100	3½	66	-	28
1,612,528	-	-	192,879	8,545	4	2,989	-	1,450
21,130	-	-	1,812	351	4	59	-	36
119,996	-	-	45,966	9	5	552	-	256
99,891	-	8,873	11,654	40	4½	184	-	83
79,891	-	13,634	29,849	1,126	3½	449	-	176
2,882,268	-	100,504	325,583	7,235	4 ⅛	3,683	-	987
105,220	-	23,198	7,287	6,006	4	493	-	221
1,411,765	-	-	138,457	21,214	4½	1,733	-	836
532,429	-	13,012	62,482	1,707	4½	656	-	402
973,144	-	8,209	100,673	4,416	4	1,364	-	1,007
56,381	-	-	12,577	36	2	165	-	88
19,688	-	-	1,028	153	-	132	-	18
133,347	-	-	15,831	347	5	350	-	201
246,908	-	-	65,340	1,293	4½	547	-	395
425,885	-	-	26,920	3,492	2½	517	-	313
560,506	-	-	67,732	-	4¼	651	-	307
19,659	-	-	2,253	324	5	71	-	17
546,134	-	-	62,283	5,318	4½	1,635	-	732
2,391,912	-	-	303,622	25,094	4⅝	2,576	-	1,779
15,304	-	1,745	2,912	124	4¼	90	-	49
14,067	-	967	1,512	13	4	88	-	43
157,766	-	4,048	19,578	150	4½	261	-	167
16,834	-	-	1,214	1	4½	88	-	37
420,018	-	15,212	65,058	7,656	4½	1,500	-	796
95,108	-	3,405	7,776	-	4¾	94	-	42
102,900	-	-	22,979	868	4½	514	-	192
1,342,026	-	-	291,842	10,218	4½	3,019	-	1,379
404,436	-	-	106,120	5,849	4½	845	-	438
290,145	-	-	39,558	95	4½	535	-	382
280,376	-	5,002	74,885	2,226	4¾	475	-	382
1,013,643	-	-	87,433	1,207	4.55	1,233	-	665
812,880	-	8,539	140,854	3,717	4	1,468	-	689
2,538,831	-	51,744	554,252	584	5	3,864	-	2,567
9,178	-	-	1,634	3	-	122	-	41
54,388	-	-	9,741	15	4½	161	-	42
37,360	-	-	6,731	3	4¼	120	-	42

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WAKEFIELD	\$	\$	\$	\$	\$	\$	\$
Amlico	259,591	-	30,612	8,401	-	-	298,604
L. B. Evans Employees . .	11,328	-	119,560	7,269	-	-	138,157
WALPOLE							
H and V	6,850	-	109,023	7,536	-	633	124,042
Kendall Mills	51,279	28,522	51,313	5,484	-	-	136,598
Neponset	590,457	1,714,494	577,841	92,538	-	417	2,975,747
Walpole Municipal Employees	39,378	-	30,947	15	-	-	70,340
WALTHAM							
Clevite Transistor Employees	42,809	-	26,540	3,150	-	-	72,499
Grover Cronin	94,810	-	261,593	8,219	-	2,370	366,992
Middlesex Carmens . . .	161,822	-	67,502	13,398	-	75	242,797
Raytheon Employees . .	3,245,271	-	1,134,742	81,206	-	261	4,461,480
Waltham Municipal Employees	119,714	-	12,877	14,351	-	-	146,942
WATERTOWN							
Arsenal Employees . . .	234,564	-	72,810	15,204	-	316	322,894
Watertown Municipal . .	151,800	138,022	176,123	20,423	-	634	487,002
WEBSTER							
Webster	363,686	1,509,156	463,789	30,417	-	3,951	2,370,999
WESTFIELD							
Columbia Bicycle	182,369	12,390	35,466	16,901	-	100	247,226
Savage Arms Employees .	308,510	280,349	282,986	27,530	-	9	899,384
Westfield Polish-American	9,719	-	9,463	1,576	-	-	20,758
WEST SPRINGFIELD							
Esfex	184,627	-	89,936	8,658	-	-	283,221
General Fibre Employees .	95,696	-	19,182	5,445	-	3,536	123,859
Gilbarco Employees . . .	435,169	346,253	711,398	55,490	-	636	1,548,946
Perkins Gear	70,751	-	15,602	3,441	-	225	90,019
Vamco Employees	9,484	-	25	2,807	-	9	12,325
Wemelco	540,707	955,745	93,378	53,432	-	1,164	1,644,426
WICO Employees	84,989	-	137,261	588	-	-	222,838
WESTWOOD							
Westwood	28,866	-	4,000	1,112	-	-	33,978
WEYMOUTH							
Stetson Shoe Employees .	42,881	-	125,480	8,888	-	790	178,039
Weymouth Town Employees	274,400	-	49,327	3,546	-	6	327,279
WINCHENDON							
Marquette	45,604	62,157	11,533	1,236	-	2,207	122,737
WINTHROP							
Beach	71,626	-	63,079	12,957	-	182	147,844

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
259,277	-	-	39,312	15	4½	822	-	470
120,781	-	-	17,364	12	4	276	-	86
107,730	-	-	16,311	1	4½	165	-	52
69,036	39,839	1,542	26,107	74	5	795	192	279
2,277,249	294,166	-	403,000	1,332	4¼	3,257	1,272	1,433
60,401	-	-	9,882	57	4	297	-	86
56,923	-	915	13,181	1,480	4½	306	-	163
311,044	-	18,879	37,068	1	4¾	295	-	141
190,225	-	-	50,077	2,495	4½	252	-	167
3,624,945	-	-	829,558	6,977	4¼	10,781	-	5,909
113,805	-	-	31,619	1,518	4	585	-	297
280,251	-	-	42,399	244	4¾	1,563	-	737
441,259	-	-	43,513	2,230	4	654	-	300
1,751,678	273,702	48,916	296,362	341	4	2,050	191	552
210,964	-	-	31,326	4,936	4½	320	-	181
776,763	-	-	109,373	13,248	4½	896	-	433
3,466	-	-	7,958	9,334	-	64	-	33
255,257	-	-	27,964	-	4⅛	561	-	249
98,945	-	5,832	19,061	21	4	244	-	144
1,389,457	-	-	154,916	4,573	4⅞	1,013	-	568
71,990	-	1,966	15,993	70	5	265	-	138
11,829	-	-	387	109	-	185	-	88
1,485,302	-	-	159,124	-	4¾	1,111	-	752
188,696	-	823	33,105	214	4	391	-	256
26,694	-	-	7,174	110	-	147	-	60
163,925	-	-	11,754	2,360	4	290	-	122
296,712	-	-	30,048	519	4⅛	858	-	468
95,859	-	-	26,838	40	4⅞	438	-	124
131,232	-	-	15,975	637	4	357	-	172

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WOBURN	\$	\$	\$	\$	\$	\$	\$
Atlantic Gelatin	241,554	24,333	72,021	20,328	-	233	358,469
Woburn	65,607	39,015	418	907	-	1,257	107,204
WORCESTER							
C & K Employees	337,276	-	29,092	12,953	-	-	379,321
Central Massachusetts Telephone Workers	580,820	139,573	157,570	32,433	-	10	910,406
Craftsman	25,947	-	20,067	6,272	-	-	52,286
John Bath Employees	12,667	-	30,819	4,591	-	-	48,077
Jonsteel	69,360	-	35,000	19,417	-	-	123,777
Morgan Employees	6,721	-	45,076	4,827	-	-	56,624
Moulded Plastics	5,563	-	6,068	4,333	-	97	16,061
Norton	236,872	-	260,225	30,352	-	381	527,830
Rockwood Sprinkler Employees	32,285	-	68,290	4,145	-	325	105,045
South Works	928,423	-	93,775	95,043	94,336	1,570	1,213,147
U.S.E.-Worcester	115,670	-	42,958	8,159	-	727	167,514
Washburn Employees	9,051	-	51,825	889	-	-	61,765
Worcester Fire Department	138,888	-	1,291	6,841	-	-	147,020
Worcester Gas Light Employees	135,835	-	12,029	1,060	-	-	148,924
Worcester Police Department	78,235	-	36,594	9,014	-	-	123,843
Worcester Polish	1,083	-	3,720	-	-	-	4,803
Worcester Postal	210,381	-	9,450	4,249	-	-	224,080
Worcester Public Works	23,298	-	19,323	10,332	-	-	52,953
Worcester Thompson	14,154	-	49,616	5,949	-	-	69,719
Worcester Wire Works Employees	44,577	-	74,760	175	-	-	119,512

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
300,013	-	-	58,393	63	5	361	-	322
92,902	-	-	13,638	664	4	359	-	109
316,180	-	6,245	56,454	442	3	739	-	586
731,495	-	-	178,911	-	4 ³ / ₈	1,422	-	827
43,724	-	-	8,562	-	6 6/10	131	-	59
39,560	-	-	7,697	820	3 ¹ / ₂	128	-	49
91,511	-	-	31,444	822	4	296	-	126
50,079	-	-	6,545	-	6	409	-	53
12,829	-	-	3,227	5	-	131	-	50
361,014	-	-	135,632	31,184	4	3,273	-	1,064
77,841	14,383	-	12,561	260	5	402	109	114
544,495	367,029	509	301,114	-	3 ¹ / ₂	2,149	1,459	994
149,610	-	-	13,604	4,300	4 ¹ / ₄	416	-	206
44,403	-	10,687	6,674	1	4	120	-	43
116,082	-	-	28,519	2,419	4	456	-	239
134,090	-	-	14,727	107	3 ³ / ₄	454	-	282
99,648	-	-	21,605	2,590	4 ¹ / ₂	356	-	171
2,089	1,299	-	1,215	200	-	82	9	4
183,919	-	-	40,106	55	5 ¹ / ₂	1,160	-	716
47,835	-	-	5,114	4	5	308	-	171
60,106	-	-	8,917	696	6	241	-	75
96,725	-	-	22,402	385	9	264	-	68

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1 AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	438	439	PERCENTAGE OF TOTALS	
	June 30, 1964	June 30, 1963	June 30, 1964	June 30, 1963
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 61,604,107 68	\$ 58,333,683 36	22.15	23.07
Secured	53,162,353 99	41,226,402 69	19.12	16.30
F.H.A. Title I	3,620,947 24	3,072,501 66	1.30	1.21
Real estate loans:				
First mortgages	83,967,274 86	77,480,874 98	30.19	30.64
Real estate by foreclosure	79,733 75	101,543 48	.03	.04
Real estate in possession	29,516 98	14,122 84	.01	-
Investments:				
U.S. Government obligations, direct and fully guaranteed	11,448,776 55	-	4.12	-
Bonds	11,242,433 47	23,881,352 18	4.04	9.44
Bank stocks	5,714,112 83	5,047,513 13	2.06	2.00
Shares in co-operative banks	14,555,645 25	13,136,440 20	5.23	5.19
Shares in federal savings and loan associations	3,236,210 54	3,237,055 69	1.16	1.28
Shares in Central Credit Union Fund, Inc.	1,055,591 26	957,861 65	.38	.38
Deposits in Massachusetts Credit Union Share Insurance Corporation	1,172,208 60	836,450 12	.42	.33
Deposits in savings banks	15,521,519 54	13,524,381 25	5.58	5.35
Bank building	958,902 87	823,534 93	.34	.33
Leasehold improvements	71,299 45	72,772 78	.03	.03
Furniture and fixtures	834,371 32	776,397 22	.30	.31
Due from depository banks	8,614,416 04	8,685,303 75	3.10	3.43
Cash on hand	817,577 15	701,885 47	.29	.28
Other assets	421,128 67	980,026 22	.15	.39
TOTAL ASSETS	\$278,128,128 04	\$252,890,103 60	100.00	100.00
<i>Liabilities</i>				
Shares	\$231,736,944 17	\$210,332,807 36	83.32	83.17
Deposits	4,010,760 58	4,312,823 26	1.44	1.70
Club accounts	2,637,513 38	2,557,985 30	.95	1.01
Guaranty fund	19,018,989 80	17,367,618 67	6.84	6.87
Reserve fund	4,638,381 11	4,153,323 16	1.67	1.64
Undivided earnings	5,980,628 92	5,407,569 53	2.15	2.14
Net interim income	3,890,545 03	3,522,567 50	1.40	1.39
Notes payable	857,692 00	633,922 08	.31	.25
Due to mortgagors	460,408 37	420,128 35	.17	.17
Mortgagors' tax accounts	2,875,375 90	2,479,248 83	1.03	.98
Payroll deductions	523,470 00	421,482 79	.19	.17
Other liabilities	1,497,418 78	1,280,626 77	.53	.51
TOTAL LIABILITIES	\$278,128,128 04	\$252,890,103 60	100.00	100.00

STATEMENT NO. 2 STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1964	Year Ending June 30, 1963
Number of members	447,794	439,587
Number of borrowers	211,222	202,522
Number of depositors	16,918	17,565

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1964	1963	1962	1961	1960	1959	1958
*	18	19	26	23	24	25	18
1½	—	—	1	—	—	2	—
2	12	1	7	15	15	12	15
2½	2	—	4	2	2	3	3
3	2	1	1	3	5	11	13
3½	2	1	—	1	—	2	3
4	9	15	25	29	42	74	83
4½	2	5	5	11	24	39	35
5	19	19	35	48	74	72	71
5½	4	7	32	44	33	22	13
6	120	177	149	138	131	131	133
6½	67	47	36	22	13	7	13
7	87	77	56	40	36	17	20
7½	21	10	6	6	4	2	2
8	45	41	36	41	35	28	32
8½	5	1	3	2	2	1	3
9	6	8	8	7	4	2	2
*	—	—	—	—	—	—	—
10	12	7	10	8	5	9	5
10½	—	—	—	1	—	1	—
11	1	—	—	—	1	—	—
11½	1	—	—	—	—	—	—
12	1	1	1	2	—	—	2
12½	1	1	1	1	1	1	1
13	—	1	2	1	1	1	—
13½	1	—	—	—	—	—	—
Totals	438	439	444	446	454	464	469
Average rate	4.11	4.05	3.87	3.80	3.65	3.52	3.55

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1964, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	8	\$ 7,583 23
4	716	2,220,248 49
4¼	7	52,619 92
4½	1,225	5,371,456 24
4¾	123	894,397 35
5	4,847	25,168,514 89
5¼	1,038	7,758,492 09
5½	4,421	28,835,143 09
5¾	98	1,010,525 56
6	2,062	12,564,223 58
6¼	7	30,639 41
6½	4	10,484 29
6¾	1	4,500 00
7	6	37,715 52
8	1	731 20
TOTALS	14,564	\$83,967,274 86
Average rate		5.29%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1955 TO 1964, INCLUSIVE

Assets										Liabilities										
YEAR	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund	Other Assets	Total Assets	YEAR	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1955 .	474	\$32,304,060	\$ 82,359,463	\$353,388	\$13,527,108	\$ 40,653	\$ 432,815	—	\$ 103,838	\$129,121,325	1955 .	474	\$102,624,048	\$10,043,864	\$ 7,783,782	\$4,797,103	\$1,721,050	\$510,767	\$1,640,711	\$129,121,325
1956 .	479	33,445,816	93,285,041	389,519	15,391,394	37,156	572,339	—	102,607	143,223,872	1956 .	479	114,487,955	10,833,275	8,605,574	5,248,354	2,020,145	346,274	1,682,295	143,223,872
1957 .	476	34,507,338	105,822,583	480,114	15,188,757	46,563	625,176	—	137,206	156,807,737	1957 .	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080	231,227	1,994,809	156,807,737
1958 .	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—	161,210	171,800,466	1958 .	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466
1959 .	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	277,375	185,099,856	1959 .	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	203,200	2,598,531	185,099,856
1960 .	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—	299,287	199,951,192	1960 .	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	346,750	2,977,412	199,951,192
1961 .	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	268,036	215,647,278	1961 .	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	256,559	3,232,114	215,647,278
1962 .	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	305,564	232,893,191	1962 .	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191
1963 .	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	1,052,799	252,890,104	1963 .	439	210,332,807	6,870,809	17,367,619	8,930,137	4,153,323	633,922	4,601,487	252,890,104
1964 .	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	492,427	278,128,128	1964 .	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673	278,128,128

*Includes Real Estate in Possession.

*Includes Real Estate in Possession.

CENTRAL CREDIT UNION FUND, INC.

5 Park Square, Boston

Incorporated May 12, 1932

Began business August 10, 1932

Elliot G. Wellington, *President*

Chester A. Caron, *Treasurer and Clerk of Corporation*

A. Omer Moulton, *Vice President*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard Dembro, Benjamin Hirsch, William Kavaney, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, James F. Scanlan, Mario G. Scanzio, Paul C. Theilig, Roland Tuck, Donald J. Walsh.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members	\$ 327,000 00	Shares	\$1,072,268 43
U.S. Government obligations, direct and fully guaranteed	490,493 91	Guaranty fund	15,125 00
Bonds	279,343 76	Reserve fund	1,500 00
Bank stocks	19,400 00	Undivided earnings	5,733 53
Shares in credit unions	20,539 05	Interim income	1,606 83
Deposits in savings banks	72,188 60	Notes payable	165,000 00
Cash in banks	54,532 09	Contingency fund	1,250 00
Interest receivable	2,767 00	Reserve for securities losses	3,780 62
	<u>\$1,266,264 41</u>		<u>\$1,266,264 41</u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*
Chester A. Caron, *Treasurer*

Charles M. Healey, Jr., *Vice President*
Paul C. Theilig, *Secretary*

Trustees: Chester A. Caron, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Alfred A. LaRiviere, Joseph L. Linehan, Theodore T. Mattus, Maston Nelson, William Olson, John Svagzdys, Paul C. Theilig.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1964

Balance on hand, July 1, 1963	\$ 1,432 96
Premiums collected	75,070 95
Surrender credits collected	17,654 16
Administration charges collected	436 00
	<u>\$94,594 07</u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$76,172 28
Policy surrenders paid	16,063 98
Treasurer's expense	260 00
Overpayment of premium refund	2 95
Other expense	25 73
	<u>\$92,524 94</u>
Balance on hand June 30, 1964	<u>\$ 2,069 13</u>

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

272 Hartwick Street, Springfield

Incorporated June 26, 1961.

Paul C. Theilig, *President*

Alfred A. LaRiviere, *Vice President*

William Kaveney, *Treasurer*

Joseph V. Forti, *Clerk of Corporation*

Chester A. Caron, *Field Representative*

Board of Directors: Linus Allain, Robert E. Armitage, Carl Dentler, Arthur J. Deslauriers, Charles Driscoll, Richard Kenary, John Svagzdys, Valmore Tetreault, Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Personal loans	\$ 13,020 45	Insurance reserve	\$1,293,626 43
U.S. Government obligations, direct and fully guaranteed	383,712 50	Reserve fund	125,554 66
Bonds	100,000 00	Investment reserve	3,262 48
Bank stocks	46,778 21	Interim income	48,867 65
Shares in co-operative banks	270,000 00		
Shares in Federal Savings and Loan Association	50,000 00		
Shares in Central Credit Union Fund, Inc.	10,000 00		
Deposits in savings banks	420,000 00		
Furniture and fixtures	1,003 71		
Cash in banks	6,175 77		
Prepaid expense	620 58		
Certificate of deposit	170,000 00		
	<u>\$1,471,311 22</u>		<u>\$1,471,311 22</u>

The Commonwealth of Massachusetts:
Dept of Banks and Loan Agencies
DIVISION OF BANKS AND LOAN AGENCIES,



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS

FOR THE
Fiscal Year Ended October 31, 1964

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

6-24-1965

STATE OF MASSACHUSETTS

JUN 28 1965

STATE HOUSE, BOSTON

MASS. OFFICIALS

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MASS. OFFICIALS

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 Causeway Street, Boston

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Chief Director of Bank Examinations

ARTHUR B. MALONE

*Deputy Commissioner of Banks
and*

General Counsel

JOHN P. CLAIR

Director of Savings Bank Examinations

GEORGE E. BONNEY

Assistant Director of Savings Bank Examinations

ALDEI C. BOURGEOIS

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
FEBRUARY 1, 1965

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1964.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

INTRODUCTION

In the period covered by this annual report the over-all economic climate has been favorable to savings banking. The gross national product has surged upward from 587.2 to 618.6 billion dollars. Personal saving is reported at an all-time high having increased from 27.0 to 35.2 billion dollars.

Our savings banks reflect this development in the national economy by demonstrating an exceptional growth in deposits as is evident from the statistics contained in this report.

It is apparent that on the whole our savings banks are well managed and soundly operated. For a period of about two decades our bankers have known and been exposed to rising levels of prices, profits, gross national product and a demand for housing that has substantially supplied the mortgage market. Mortgages remain the most attractive investment for our savings banks. If the supply of mortgage loans falls short of meeting market requirements, a deterioration in this type of investment could result in effecting a rate softening, easing of terms and a willingness on the part of bank management to be less selective in the quality of mortgage investments. The continued high rate of savings on the part of the depositors must be accompanied by the continued policy, on the part of bank management, of maintaining quality bank credit.

This office is confident that the savings banks will continue to be operated on a top quality investment level with bank management paying particular attention to realistic valuations, substantial borrower's equity, and sound credit risks in the administration of mortgage lending.

The industry does and must expect to face new challenges and there is no reason to believe that problems will not be resolved successfully, as they have been in the past, by alert, imaginative, aggressive and knowledgeable leadership that has traditionally dominated the savings bank industry.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1964, there were 180 such banks in active operation. However, on October 1, 1964, permission was granted, effective as of the close of business October 31, for the merger of the Warren Institution for Savings and the Massachusetts Savings Bank under the name and charter of the Warren Institution for Savings. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

During the fiscal year ended October 31, 1964, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 9, 1963	—	Westfield Savings Bank	141 Elm Street, Westfield
January 10, 1964	—	Mechanics' Savings Bank, Holyoke	Southeast corner of Main and Appleton Streets, Holyoke

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
June 19, 1962	April 30, 1964	Lynn Institution for Savings	191 Lynnway, Lynn
August 22, 1963	January 8, 1964	Holyoke Savings Bank	213 South Street, Holyoke
August 22, 1963	February 14, 1964	Fall River Savings Bank	879 County Street, Somerset
October 17, 1963	October 31, 1963	Charlestown Savings Bank	*532 Commonwealth Ave., Boston

*Result of merger

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1964

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
December 9, 1963	The Provident Institution for Savings in the Town of Boston	Building D, Plaza Level of the Prudential Center, 800 Boylston Street, Boston
July 14, 1964	East Cambridge Savings Bank	1304-1322 Cambridge Street, Cambridge
(Originally given permission to open at 1309 Cambridge Street, Cambridge, on April 16, 1964. Subsequent permission for relocation as above.)		
August 24, 1964	The Provident Institution for Savings in the Town of Boston	25 State Street, Boston

As of the fiscal year ended October 31, 1964, 71 banks had been authorized to operate branch offices, and there were 147 branches in operation.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$8,779 million. During the fiscal year the assets increased approximately \$707 million, an increase of 8.76 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1960	\$6,501,975	\$277,761	4.46
1961	6,975,623	473,648	7.28
1962	7,514,632	539,009	7.73
1963	8,072,894	558,262	7.43
1964	8,779,990	707,096	8.76

The increase in U. S. Government obligations amounted to approximately \$127 million, and the banks acquired a larger investment in bank and fire insurance company stocks, the increase amounting to \$20 million. The total investment in other types of bonds decreased \$42 million and municipal obligations \$4 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1963, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$562 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$5,945 million and represent 67.71 per cent of total assets.

DEPOSITS

The deposit liability of the 180 savings banks at the close of business October 31, 1964, amounted to \$7,753 million and represented 3,518,574 accounts. The club deposit figure amounting to \$30 million is not included in the foregoing amount. During the fiscal year ended October 31, 1964, deposits increased in the amount of \$620 million which compares with an increase of \$522 million in the preceding year.

SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$744 million, or 9.55 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$34 million since the fiscal year ended October 31, 1963. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1964. Statement number 3 of this report is now headed "Dividend Rates," and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$299 million, which is an increase of \$29 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and the two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.8 million at the close of business October 31, 1964. No application for a loan has been received since prior to the year 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1964, this Fund insured the full amount of the deposits in 173 of the 181 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$64 million at the close of business October 31, 1964. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1964.

SAVINGS BANK INVESTMENT FUND

An open-end mutual fund, this organization serves as a medium for investment in a widely diversified and professionally managed portfolio of securities, chiefly equities, by savings banks. It was established by Chapter 283 of the Acts of 1945 as amended by Chapter 624 of the Acts of 1955. Shares of beneficial interest outstanding on October 31, 1964, equalled 22,421, with a market value of \$1,659.68 per share, and were held by 79 savings banks, 3 life insurance departments and the Savings Banks Employees Retirement Association. Net assets of the Fund on that date were \$27.8 million on a cost basis, \$37.8 million on a market value basis.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-two member banks plus six associations. The total resources of this Association amounted to \$29.8 million at the close of business October 31, 1964.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1964

CHAPTER	AMENDMENT TO:	DESCRIPTION
93	G.L., C. 167, s. 52	Permitting banks to close for reason of national mourning, rejoicing or any emergency upon proclamation of the Governor and without risk of adverse legal consequences.
98	G.L., C. 168, s. 48	Relative to investment by savings banks in certain stocks of fire and casualty insurance companies.
206	G.L., C. 168, s. 35	Authorizing real estate loans on leasehold interests created by the Turnpike Authority.
219	G.L., C. 168, s. 35	Authorizing ninety per cent of value first mortgage loans.
220	G.L., C. 167, s. 51, cl. (b)	Expanding the power to make loans on leasehold collateral insured by the F.H.A.
232	G.L., C. 168, s. 47	Permitting investment in the stock of bank holding companies in limited instances.
236	G.L., C. 167, new s. 56B; G.L., C. 175, s. 110, subdiv. A, B; s. 177, 184	Permitting banks to purchase group accident and health insurance on the lives of debtors who request such insurance.
237	G.L., C. 167, s. 57	Allowing banks to purchase group accident and health insurance or group medical, surgical and hospital insurance or benefits for its employees, officers and directors.
269	G.L., C. 26, s. 3	Establishing the office of Deputy Commissioner and General Counsel in the Division of Banks and Loan Agencies.
280	G.L., C. 168, s. 44	Authorizing investment in railroad equipment trust certificates.
731	G.L., C. 167, new s. 51C	Permitting first mortgage loans on units of condominiums, subject to regulations of the commissioner.

Resolves of 1964

CHAPTER	(NONE)	DESCRIPTION
5	Acts and Resolves of 1964	Reviving and continuing, among others, the unpaid special commission charged with investigating and studying the laws of the Commonwealth relating to loans and credit.
68	Acts and Resolves of 1964	Increasing the scope of the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit.
115	Acts and Resolves of 1964	Authorizing the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit to file interim reports.

Regulations

There are described below two regulations of the Commissioner of Banks promulgated between November 1, 1963 and October 31, 1964, affecting savings banks.

January 2, 1964	Regulations relative to investments in loans guaranteed in whole or in part by the Administrator of Veterans' Affairs and secured by liens on real properties located inside the Commonwealth.
July 13, 1964	Regulations affecting loans insured by the Federal Housing Commissioner (Administrator) secured by mortgages on real properties located outside the Commonwealth, other than such loans made pursuant to the provisions of G.L., C. 167, s. 51.

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SHOWING
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AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON

Abington Savings Bank
533 Washington Street

Date of Incorporation, March 17, 1853

Leonard D. Chandler <i>President</i>	Charles A. Tarr <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	John I. Maxwell Ralph S. Alden <i>Assistant Treasurers</i>
James E. Doughty <i>Clerk of Corporation</i>	

Trustees

R. S. Alden	D. H. Lynch
*D. J. Bone	J. I. Maxwell
*W. E. Browne	H. I. Perry
*L. D. Chandler	*W. A. Robbins
†J. W. Dennis	*C. A. Robertson
†G. F. Garrity	C. A. Smith
R. W. Gates	*J. P. Smith
M. D. Haskins	C. A. Tarr
L. A. Hathaway	†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 5 and October 5
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS

South Adams Savings Bank
2 Center Street

Date of Incorporation, May 1, 1869

William Roche <i>President</i>	John J. Gallivan <i>Treasurer</i>
Charles F. Reid Leo V. Willett <i>Vice Presidents</i>	Larena S. Potter <i>Assistant Treasurer</i>
Walter J. Donovan <i>Clerk of Corporation</i>	

Trustees

*G. F. Boisvert	*C. F. Reid
W. J. Donovan	H. M. Rice
J. J. Gallivan	*W. Roche
†T. O. Harvey	*J. T. Satko
†W. H. Hoffman	*L. V. Willett
†B. P. Polak	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY

Provident Institution for Savings in the Towns of Salisbury and Amesbury
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
David C. Bailey George L. Briggs, Jr. Clarence D. Roberts <i>Vice Presidents</i>	Hugh A. Miller <i>Assistant Treasurer</i> Albert Leddy <i>Clerk of Corporation</i>

Trustees

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	J. H. Panopoulos
†F. F. Calnan	*C. B. Peterson
*H. P. Gale	H. Rie
†W. A. Holbrook	*C. D. Roberts
A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST

Amherst Savings Bank
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Robert McCarter <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin Scott H. Harvey <i>Vice Presidents</i>	Alexander Madenski <i>Assistant Treasurer</i>
Bruce G. Brown <i>Clerk of Corporation</i>	Robert McCarter <i>Chairman of Board</i>

Trustees

R. L. Bates	*R. McCarter
R. R. Blair	H. F. Page
B. G. Brown	*W. P. Rackliffe
*K. D. Cuddeback	†A. D. Rhodes
W. S. Dakin	*T. E. Sullivan
†H. M. Elder	*F. A. Thompson
P. T. Ford	*I. B. VanWert
*R. P. Hadley	†W. L. Vincent
*G. D. Jones	T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER

The Andover Savings Bank
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices

108 Main Street, North Andover
5 Hampshire Street, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins
Gardner Sutton <i>Clerk of Corporation</i>	Lyman S. Appleton
	Dana W. Kingsley <i>Assistant Treasurers</i>

Trustees

*J. R. Abbot	R. M. Henderson
*L. S. Appleton	J. M. Kemper
*T. A. Bridges	R. D. MacGowan
†W. E. Brimer	*A. W. Reynolds
†L. S. Finger	H. N. Stevens, Jr.
*B. S. Flagg	†G. Sutton

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

ARLINGTON**Arlington Five Cents Savings Bank****626 Massachusetts Avenue****Date of Incorporation, April 2, 1860****Branch Offices****190 Massachusetts Avenue, East Arlington****1300 Massachusetts Avenue, Arlington Heights****160 Great Road, Bedford****214 Cambridge Street, Burlington****Edward P. Clark**
*President***Paul A. Cameron**
*Treasurer***Gardner C. Porter**
Arthur D. Saul, Jr.
Paul A. Cameron
*Vice Presidents***Raymond H. Fougere**
George C. Henderson, Jr.
Alexander Malcomson, Jr.
Janet M. Pavliska
*Assistant Treasurers***Robert F. O'Brien**
*Clerk of Corporation***Gardner C. Porter**
*Chairman of Board***Trustees****R. W. Baker**
M. W. Bradford
P. A. Cameron
***E. P. Clark**
J. B. Fox
M. A. Fredo
†H. M. Gott
†M. L. Hatch***W. F. Homer, Jr.**
F. Keefe
†W. C. McCarty
R. F. O'Brien
***G. C. Porter**
***A. D. Saul, Jr.**
***K. C. Streng**

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

ATHOL**Athol Savings Bank****444 Main Street****Date of Incorporation, February 12, 1867****Edward J. Herd**
*President***Arthur R. James**
*Treasurer***James M. O'Laughlin**
*Vice President***Leonard E. King**
*Assistant Treasurer***George W. Grant**
*Clerk of Corporation***Trustees****R. Allison**
W. Findlay
G. Grant
†L. C. Grover
R. R. Haven
***E. J. Herd**
†H. H. Higgins**A. R. James**
†P. P. Jerris
***J. M. O'Laughlin**
***S. A. Perekslis**
***H. O. Robinson**
***A. S. Rose**

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

AYER**North Middlesex Savings Bank****7 Main Street****Date of Incorporation, March 5, 1885****Carl A. P. Lawrence**
*President***Stanley H. Turner**
*Treasurer***Robert H. J. Holden**
Stephen W. Sabine
*Vice Presidents***Lawrence E. Small**
*Assistant Treasurer***Edwin B. Coltin**
*Clerk of Corporation***Trustees****D. E. Boatman**
E. B. Coltin
***S. F. Conant**
B. W. Drew
R. H. J. Holden
R. U. Holden
W. F. Horgan
†F. Jahn***C. A. P. Lawrence**
†A. L. Paulson
***J. R. Pender**
***S. W. Sabine**
†W. L. Sheedy
***J. T. Sullivan**
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

BARRE**Barre Savings Bank****Common Street****Date of Incorporation, May 1, 1869****F. William McQuestion**
*President***John E. Maki**
*Treasurer***Sherwood C. Case**
Albert J. Regienus
*Vice Presidents***F. William McQuestion**
*Chairman of Board***G. Percy Brown**
*Clerk of Corporation***Trustees****C. G. Allen, Jr.**
***J. W. Britton**
†G. P. Brown
P. T. Carroll
***S. C. Case**
†I. M. Hale
F. L. Haven*†E. C. Hutchinson**
J. E. Maki
***F. W. McQuestion**
***G. F. McQuestion**
M. H. Paull (Hon.)
***A. J. Regienus**
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.

†Member of Auditing Committee.

BELMONT

Belmont Savings Bank
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds
President

Hans A. Laaby
August R. Meyer
Robert B. Pitcher
Edward C. Wilson
Vice Presidents

Ernest Hesseltine
Treasurer

Dorothy G. Backman
Francis Harvey
Assistant Treasurers
A. Leavitt Taylor
Clerk of Corporation

Trustees

†L. C. Anderson
C. J. Chamberlin
G. Cushman
V. L. Hennessy
E. Hesseltine
S. Horwitz
R. O. Howe
C. Kendall
*H. A. Laaby

*A. R. Meyer
†C. B. Nickerson
*R. B. Pitcher
S. D. Robbins
†W. A. Schan
*S. L. Simonds
A. L. Taylor
*E. C. Wilson

Deposits go on interest fifteenth business day of each month
Dividends are payable 4th Monday of January and July
Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY

Beverly Savings Bank
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe
President

R. Wendell Dronsfield
Treasurer

Thomas H. Bott, Jr.
Exec. Vice President

Margaret P. Gulbrandsen
Sheldon R. Norwood
Clay G. Parmenter
Assistant Treasurers

Curtland C. Brown
Abraham Glovsky
John C. Lovett
Leroy D. Marston
Albert E. Parkhurst
George R. Spear
Vice Presidents

Roy K. Patch
Clerk of Corporation

Trustees

T. H. Bott, Jr.
*C. C. Brown
L. W. Cann
†L. W. Davis
R. W. Dronsfield
T. F. Fitzgibbon
*N. C. Foster
A. G. Glovsky
P. T. Greenlaw
†J. B. Hill
†A. R. Hoar
J. A. Kelly

*J. C. Lovett
†R. O. Lunn
L. D. Marston
C. F. Nagel
A. E. Parkhurst
R. K. Patch
*P. K. Rowe
*G. R. Spear
R. S. Stapledon
W. C. Tannebring, Jr.
W. A. Trowt
†J. C. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON

The Boston Five Cents Savings Bank
30 School Street

Date of Incorporation, February 22, 1825

Branch Offices
77 Milk Street

385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
441 Brookline Avenue

The Boston Five Cents Savings Bank *Continued*

2343 Washington Street
696 Centre Street, Jamaica Plain
1906 Centre Street, West Roxbury

Robert M. Morgan
President

Richard B. Franklin
Treasurer

G. Churchill Francis
Exec. Vice President

Roy H. Gardner
Herbert P. Gray
S. Lyle Hall
John R. MacSwan
Jack A. Marshall
L. Walter Nelson
George H. Robinson
Robert J. Spiller
Henry W. Stickney
Assistant Treasurers

Daniel L. Brown
Robert T. Lawrence
Howard C. Nason
Charles H. Wood
Vice Presidents

Fosdick P. Harrison
Clerk of Corporation

Trustees

B. Adams
W. S. Ballard
*D. H. Bigelow
*M. G. Bolster
L. D. Brace
R. F. Bradford
*D. L. Brown
S. C. Brown
T. D. Cabot
F. J. Carey
*A. L. Coburn, Jr.
†H. W. Cole
R. W. Cordingley
C. M. Cutler
L. Dana
J. A. Erickson
A. P. Everts, Jr.
A. G. Ferguson (Hon.)
G. C. Francis
†T. B. Gannett
W. F. Goodale, Jr.
C. S. Hart
F. W. Hatch
P. F. Hellmuth

R. R. Higgins
*D. H. Howie
C. Hunneman
*V. C. Johnson
W. F. Keesler
N. W. Kenny
*R. M. Morgan
J. R. Morss
W. F. Morton
D. R. Sargent
E. W. Smith
*J. J. Snyder
H. Stuetzer, Jr.
†D. G. Sullivan
L. A. Sykes
D. T. Trigg
F. F. Vorenberg
E. Walcott
†R. P. Waters, Jr.
L. H. Weinstein
J. N. White
R. G. Wiese
†A. S. Woodworth
P. I. Wren

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

Brighton Five Cents Savings Bank

309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices

121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland Circle

Charles J. Kiley
President

(Office vacant)
Treasurer

Edward T. Kiley
Vice President

Edward T. Kiley
Barry F. St. George

George F. Cahill
Clerk of Corporation

Lucille E. Oates
Assistant Treasurers

Trustees

†K. H. Brock
J. H. Burke
G. F. Cahill
*N. J. Cuggino
K. Donovan
*J. J. Droney
J. S. Kavanah

*C. J. Kiley
E. T. Kiley
E. J. King
†J. J. Murphy
*E. K. Pilsbury
†J. W. Sullivan
*A. J. Welch, Jr.

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws second Wednesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

Charlestown Savings Bank

55 Summer Street

Date of Incorporation, April 7, 1854

Branch Offices

25 Union Street

1645 Tremont Street

1 Thompson Square, Charlestown

532 Commonwealth Avenue

1355 Washington Street

Norman F. Barrett
President

John E. Wilkinson
Treasurer

Wallace C. Baxter
Richard J. Gardner
Theodore L. Storer
Charles F. Whiting
John E. Wilkinson
Percy R. Ziegler
Vice Presidents

Henry T. Andrews
Wallace C. Baxter
Ernest E. Brown
Albion M. DeLong
Kenneth N. S. Ferguson
Louise Seely
Walter O. Spofford
Horace W. Tibbetts
Assistant Treasurers

Janice Johnson
Clerk of Corporation

Trustees

*R. G. Babcock
*S. C. Badger
*N. F. Barrett
W. C. Baxter
G. W. Blackwood
W. G. Bowler
W. S. Brewster
†A. T. Buros
M. M. Cantor
R. C. Damon
†W. D. Duryea
P. Eiseman
J. Farley
R. B. Fowler
R. J. Gardner
E. V. Grabill
G. Hansen
J. P. Healey
E. Henderson, III
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
R. B. Johnson

M. J. Lorimer
A. Loring
J. W. Lowe
†C. F. Machen
H. B. McGuire
†O. S. Morrill
H. L. Niles
E. H. Perkins
J. J. Quinn
†D. L. Rhind
H. B. Shepard
H. W. Shumaker
*F. F. Stockwell
T. L. Storer
J. H. Sweeney
R. P. Tibolt
C. W. Trempf
F. L. Tucker
C. M. Werly
S. L. Whipple, Jr.
C. F. Whiting
J. E. Wilkinson
*P. R. Ziegler

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15
Annual meeting date as provided for in By-Laws
third Thursday in November

Dorchester Savings Bank

572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

Branch Offices

1625 Blue Hill Avenue, Mattapan

569 Washington Street

Arthur F. Shaw, Jr.
President

Robert L. Clark
Treasurer

Ralph Lowe, Jr.
Frederick C. Holland
Robert L. Clark
Vice Presidents

Herbert S. French
Alton L. Horte
Alice C. Kenney
Louis H. Maurer
Assistant Treasurers

Linwood F. Gifford
Clerk of Corporation

Trustees

G. Y. Berry, Jr.
C. E. Borden
R. F. Chamberlain
R. L. Clark
C. F. Collins
E. A. Craig
*M. P. Ellis
†C. R. Erlandson
†W. R. Freeman
L. F. Gifford

B. S. Jackson
*R. Lowe, Jr.
J. C. Mahoney
D. W. Newcomb
H. Penn
*A. F. Shaw, Jr.
E. Smith
*R. E. Smith
†A. V. Thompson
*C. L. Whittier

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15
Annual meeting date as provided for in By-Laws
second Wednesday in May

East Boston Savings Bank

10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

Branch Office

5 Bennington Street

William T. Vose
President

Robert E. Turpin
Treasurer

George E. Hodge
Stewart P. Lynch
Vice Presidents

C. Maxwell French
Richard D. Foulkes
Richard P. Belcher
Charles R. Cranford
Assistant Treasurers

J. Douglas Brown
Clerk of Corporation

Trustees

*J. E. Bagley, Jr.
J. D. Brown
†P. A. Cervizzi
*C. E. Doane
G. W. Downie
*F. B. Duncan
W. H. Dykstra
J. Guarino
†H. A. Ham
*G. E. Hodge
T. E. Key
A. Loschi

†J. I. Lynch
*S. P. Lynch
R. H. McLaughlin
G. M. Morrison, Jr.
W. R. Morrison, Jr.
A. S. Pigeon
*G. Pigeon
R. E. Turpin
*W. T. Vose
R. Webb
A. F. Wilson
J. Woolley

Deposits go on interest fifteenth day of each month
Dividends are payable January 16, April 16, July 16
and October 16
Annual meeting date as provided for in By-Laws
Monday preceding fifteenth day of April

Elliot Savings Bank

165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

Theodore S. Thompson
President

P. Roland Hebert
Treasurer

Laurence K. Hawkins
Richard S. Willis
Vice Presidents

Leila M. Atwood
Charles P. Read
Assistant Treasurers

Walter R. Meins
Clerk of Corporation

Trustees

*E. L. Bond
H. E. Braconier
H. J. Chilton
E. H. Eacker
†B. H. Field
†R. C. Folsom
L. K. Hawkins
P. R. Hebert
*L. P. Hills
†D. C. Howlett
R. C. Hussey
F. D. Littlefield

†W. R. Meins
R. E. Mills
†H. D. Norstrand
*D. K. Packard
G. B. Rowlings
E. B. Smith
G. A. Stockemer
M. G. Summers
*T. S. Thompson
H. C. Ward
*R. S. Willis
*W. Wright

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
first Tuesday in April

Grove Hall Savings Bank**455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

Branch Office**1167-1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins Irving Usen <i>Vice Presidents</i>	Irving Adams Percival A. Ames Joseph G. Hallett James T. Mulligan Josephine Spellman <i>Assistant Treasurers</i>
Arnold S. Dane <i>Clerk of Corporation</i>	

Trustees

G. Alpert	*L. R. Rolde
A. S. Beal	†M. Saxe
J. Cohen	S. Schein
W. L. Collins	†B. G. Shapiro
A. S. Dane	H. Singer
J. Druker	A. M. Slater
*C. S. Elkind	S. L. Slosberg
*L. Endlar	A. G. Smith
L. Flax	B. Solomon
*A. M. Ginzberg	I. Usen
†H. S. Goldberg	J. Ware, Jr.
E. S. Lebowich	*D. Weisberg
J. L. MacNeil	H. W. Whynot
J. G. Riesman	

Deposits go on interest twentieth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday in April

The Hibernia Savings Bank**50 State Street**

Date of Incorporation, May 21, 1912

Albert P. Hill <i>President</i>	James W. Connors <i>Treasurer</i>
Thomas A. Cronin William F. Hickey <i>Vice Presidents</i>	Natale Coraine <i>Assistant Treasurer</i>

Charles B. Carroll
*Clerk of Corporation***Trustees**

†G. A. Benway	J. W. Mahoney
C. B. Carroll	*G. A. Maloney
J. W. Connors	*J. J. Maloney, Jr.
N. Coraine	†E. J. McDevitt
†J. J. Cotter	J. F. O'Connell, Jr.
*T. A. Cronin	J. Quincy
J. E. Downes, Jr.	J. D. Riordan
A. E. Haley	E. H. Roemer
W. F. Hickey	*W. H. Ryan
*A. P. Hill	P. P. Stuart
*J. J. Magee	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday of April

Home Savings Bank**69 Tremont Street**

Date of Incorporation, March 17, 1869

Alton P. Cole <i>President</i>	Parker O. Bullard <i>Treasurer</i>
James M. Rothwell Jerome Preston Parker O. Bullard John H. Guluzian <i>Vice Presidents</i>	Edward Norris Robert D. Miller Frederick R. Wood Brinton Watson <i>Assistant Treasurers</i>
	Evelyn F. Grace <i>Clerk of Corporation</i>

Trustees

D. C. Arnold	W. G. Harding
P. W. Atwood	W. A. W. Krebs
P. O. Bullard	L. H. Martin
*B. Bump	A. L. Miller
J. K. Butters	J. Preston
*A. P. Cole	H. B. Richmond
R. E. Connor	*J. M. Rothwell
*E. P. Currier	R. S. Shreve
†C. H. Curry, Jr.	*C. M. Spencer
E. L. Francis	T. E. Stevenson
†J. Greenbaum	*E. F. Tillson
J. H. Guluzian	†E. L. Twomey
*G. R. Harding	L. A. Webster

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday of December

The Hyde Park Savings Bank**1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Percy J. Peardon Edward P. Shaw <i>Vice Presidents</i>	William W. Arbuckle Ferd C. Baxter Harlan R. Pinkham <i>Assistant Treasurers</i>
Ruth M. Sudbey <i>Clerk of Corporation</i>	William B. Harlow <i>Chairman of Board</i>

Trustees

J. W. Agnew	A. L. MacDonald, Jr.
W. W. Arbuckle	G. F. Marden
†P. G. Douglas	*P. J. Peardon
*M. J. Dray	D. T. Scott
*R. Freeman	E. P. Shaw
*C. W. Hardy	†S. O. Swangren
*W. B. Harlow	†G. W. Weddleton
*H. Heap, Jr.	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank
1111 Columbus Avenue

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	Donald B. Wallace <i>Treasurer</i>
John F. Murphy J. Frederick Clune Richard J. Condon Thomas W. Crosby Albert M. Moloney <i>Vice Presidents</i>	Henry Slide <i>Assistant Treasurer</i> Frank J. Glossa <i>Clerk of Corporation</i> Robert A. MacLellan <i>Chairman of Board</i>

Trustees

J. F. Bowers G. I. Breen *W. F. Carroll P. C. Cleary *J. F. Clune *J. P. Condon R. J. Condon R. J. Cotter, Jr. T. W. Crosby F. A. Davis W. T. Doyle *T. J. Flanagan F. J. Glossa D. C. Haley	J. W. Haley J. W. Hennigan R. H. Kelly †A. J. MacLellan *R. A. MacLellan T. F. Mahan †J. F. McHale A. M. Moloney *J. F. Murphy †J. G. Murphy W. J. Sheils E. J. Vogel D. B. Wallace F. A. York, Jr.
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Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

Massachusetts Savings Bank
52 Congress Street

Date of Incorporation, February 17, 1870

J. Amory Jeffries <i>President</i>	Ralph S. Bell <i>Treasurer</i>
Francis B. Lothrop <i>Vice President</i>	Ainslie L. MacPhail George W. P. Blacklock <i>Assistant Treasurers</i>
Theodore Chase <i>Clerk of Corporation</i>	

Trustees

R. S. Bell F. H. Burr F. W. Busk T. Chase C. K. Cobb J. G. Cornish L. C. Farley, Jr. D. H. Fulton A. E. Grant D. Holmes D. Jeffries J. A. Jeffries	E. H. Kendrick D. Livingston F. B. Lothrop W. Minot G. H. Naylor, Jr. E. W. Robinson B. A. G. Thorndike F. C. Welch G. S. Weld H. T. Wiggin R. B. Williams
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Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

Annual meeting date as provided for in By-Laws third Tuesday in March

The Provident Institution for Savings
in the Town of Boston
36 Temple Place—30 Winter Street
Date of Incorporation, December 13, 1816

Branch Offices
90 Federal Street
Summer-Washington Subway

John S. Howe <i>President</i>	Kenneth B. McMullen <i>Treasurer</i>
Leonard P. Chamberlain <i>Exec. Vice President</i>	Bernice D. Parks Albert R. Johannesen Walter L. Bergman Dean P. Friberg <i>Assistant Treasurers</i>
Bernice D. Parks George G. Cleveland <i>Vice Presidents</i>	Edward L. Bigelow <i>Chairman of Board</i>
Wm. Arthur Dupee <i>Sec. of Corporation</i>	

Trustees

J. Q. Adams *O. K. Anderson *E. L. Bigelow E. L. Bigelow, Jr. D. C. Cave L. P. Chamberlain *C. E. Cotting C. C. Cunningham, Jr. L. Curtis C. Devens W. A. Dupee B. K. Elliott *D. Foster *F. C. Gray M. Gray J. Grew *H. F. Hagemann, Jr. B. M. Hall E. B. Hanify	J. S. Howe R. C. Jordan *R. Livermore, Jr. J. Lowell *R. Lowell E. Lyne †G. Olmsted, Jr. E. H. Osgood †A. H. Parker, Jr. †R. F. Perkins H. L. Shattuck *R. E. Slater L. P. Stack J. O. Stubbs *P. H. Theopold J. Vorenberg D. C. Watson O. Wolcott S. H. Wolcott, Jr.
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Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws third Tuesday of December

South Boston Savings Bank
460 West Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Chandler Bigelow <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond Francis P. Hersey Alfred W. Archibald <i>Vice Presidents</i>	Edward G. Morse Irving L. Hobbs Margaret E. White <i>Assistant Treasurers</i>
John M. Bleakie <i>Clerk of Corporation</i>	Chandler Bigelow <i>Chairman of Board</i>

Trustees

A. W. Archibald C. Bigelow W. F. Birmingham J. M. Bleakie S. W. Blinstrub *H. Bowen †M. G. Chamberlin R. Cutler *F. Deane †A. L. Doggett F. E. Douglas J. Fine	H. Gambrill, Jr. *F. P. Hersey E. H. Hommel E. M. Kling J. F. Lanergan L. H. Leary *F. G. Neal *G. M. Pond R. E. Seeger †A. O. Shallna M. I. Stone *S. A. Weld
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Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of Incorporation, March 7, 1833

Branch Offices

1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
607 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale

Joseph H. Bacheller, Jr. <i>President</i>	Cora I. Blanchard
Edward M. Kehoe <i>Vice President</i>	Joseph H. McLellan
Herbert W. Gray, Jr. <i>Treasurer</i>	John M. George
U. Haskell Crocker <i>Clerk of Corporation</i>	Douglas W. Smith <i>Assistant Treasurers</i>
	Maynard L. Harris <i>Chairman of Board</i>

Trustees

†F. W. Andres	E. Henderson
†H. H. Ayer	L. T. Hill
*J. H. Bacheller, Jr.	G. Howland
T. P. Beal	A. B. Hunt
G. W. Blakeley, Jr.	C. Hutchins
H. Bourneuf	K. L. Isaacs
E. D. Brooks (Hon.)	E. M. Kehoe
E. D. Brooks, Jr.	R. W. Lawson
L. W. Cabot	A. P. Loring
*R. P. Chapman	R. H. Lovell
U. H. Crocker	*J. W. Lund
L. F. Daley	†J. B. McIntosh
L. B. Damon	*H. H. Meyer
C. C. Dasey	A. O'Keeffe (Hon.)
W. R. Driver, Jr.	J. W. Olmstead
R. J. Eaton (Hon.)	J. A. Paine
R. G. Emerson	M. E. Pierce (Hon.)
J. T. Fallon	W. L. Pierce
D. Falvey	J. E. Rogerson
J. G. Flint	*W. B. Snow
E. W. Gammons	Q. W. Wales
J. F. Gerrity	S. Weeks, Jr.
F. T. Hammond, Jr.	A. Wheeler
†J. B. Harriman	W. W. Wolbach
*M. L. Harris	*H. A. Wood, Jr.

Deposits go on interest tenth day of each month
Dividends are payable monthly on the 10th day of each month
Annual meeting date as provided for in By-Laws third Tuesday in December

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 8, 1865

Branch Offices

216 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan <i>President</i>	William H. Wragg <i>Treasurer</i>
Thomas J. McHugh	Robert W. Clifford
John C. Morrison <i>Vice Presidents</i>	Joseph G. Edwards
Ruth E. Manning <i>Clerk of Corporation</i>	Veronica E. Fitzgerald
	Herbert V. Gearty <i>Assistant Treasurers</i>

Trustees

*J. I. Ahern	*A. J. Kelly
J. K. Benson	W. C. Kendrick
J. C. Bothwell, Jr.	E. H. Lane
†J. K. Bottomley	W. E. Mackey
*F. B. Brennan	*T. J. McHugh
E. A. Brest	*A. C. McMenimen
F. A. Carlson	*J. C. Morrison
F. P. Carolan	C. W. Mulcahy
E. Catlin, Jr.	F. J. Muldoon
E. B. Crowley	†T. L. O'Connor
J. F. Fitzgerald	*E. J. O'Neil, Jr.
W. J. Fitzgerald	W. J. O'Sullivan
F. G. Fitzpatrick (Hon.)	L. H. Parks
†T. J. Galligan, Jr.	R. D. Patterson
W. J. Gillis	J. V. Quinlan, Jr.
W. J. Hagerty	H. H. Scott
J. J. Halloran	J. A. Walsh
F. E. Johnston	W. H. Wragg
T. M. Joyce	

Deposits go on interest tenth day of each month
Dividends are payable January 20, April 20, July 20 and October 20
Annual meeting date as provided for in By-Laws April ninth

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices

North Station Concourse
South Station Concourse

Archibald Dresser <i>President</i>	Albert E. Pfefferle <i>Treasurer</i>
John P. Carr	Henry G. Hedquist
Albert E. Pfefferle <i>Vice Presidents</i>	Johan G. W. Holmberg
Winifred H. Nash <i>Clerk of Corporation</i>	Louis W. Sheppard <i>Assistant Treasurers</i>
Archibald Dresser <i>Chairman of Board</i>	

Trustees

H. R. Bartlett	†A. B. Gowing
†C. W. Blood	C. Kenny
J. P. Carr	J. F. McManmon
*D. L. Currier	T. Motley
*A. Dresser	A. E. Pfefferle
B. A. Druker	*B. C. Tower
*J. H. Eaton, Jr.	*W. B. Tyler
B. T. Fawcett	G. Wallace
*P. W. Fitzpatrick	†J. N. Worcester

Deposits go on interest tenth day of each month
Dividends are payable on or before the 20th day of January, April, July and October
Annual meeting date as provided for in By-Laws fifth day of January

*Member of Board of Investment.
†Member of Auditing Committee.

Willey Savings Bank**22 Boylston Street****Date of Incorporation, March 18, 1892****Leone V. Gould**
*President***Aubrey C. Trethewey**
Charles E. Gibson
Verdie A. Dodds
*Vice Presidents***Lewis S. Burns**
*Clerk of Corporation***Emanuel H. Sanders**
*Treasurer***Bradbury H. Huff**
William J. Collins
*Assistant Treasurers***Arthur S. Roe**
*Chairman of Board**Trustees***L. S. Burns**
V. A. Dodds
E. A. Farnum
R. FitzGerald
***C. E. Gibson**
***D. C. Goss**
***L. V. Gould**
J. M. Haffenreffer
R. A. Hall
†R. S. Hamilton**S. W. Howe**
†E. C. Keating
***A. S. Roe**
D. B. Ruggles
E. H. Sanders
†C. Taylor
G. P. Towle
***A. C. Trethewey**
T. F. Tuttle
D. W. VoseDeposits go on interest fifteenth day of each month
if made on or before the twenty-fourth day of
the month

Dividends are payable May 25 and November 25

Annual meeting date as provided for in By-Laws
May fifteenth**BRAINTREE****The Braintree Savings Bank****865 Washington Street**
(South Braintree District)**Date of Incorporation, March 21, 1870****Norton P. Potter**
*President***Ernest T. Fulton**
Mortimer N. Peck
Carroll D. Welch
*Vice Presidents***Robert P. Gray**
*Treasurer***John M. Burchell**
Assistant Treasurer
Fred W. Shaylor
*Clerk of Corporation**Trustees***H. J. Albee**
G. W. Bryant
***E. T. Fulton**
R. P. Gray
†R. C. Holmes
D. K. Norris
***M. N. Peck**
N. P. Potter*F. W. Shaylor**
J. H. Swift, Jr.
†R. W. Sullivan
J. T. Trefry, Jr.
***C. D. Welch**
†W. E. Westman
***H. C. White**Deposits go on interest first day of the month if
made on or before the tenth day of the monthDividends are payable January 1, April 1, July 1
and October 1Annual meeting date as provided for in By-Laws
third Tuesday in April**BRIDGEWATER****Bridgewater Savings Bank****14 Main Street****Date of Incorporation, March 19, 1872****Branch Office****12 West Center Street, West Bridgewater****Alfred T. Wells**
*President***Orran D. Libby**
*Vice President***Paul Huffington**
*Clerk of Corporation***Frank W. Burrill**
*Treasurer***Ralph A. Hopkins**
*Assistant Treasurer***Wayne E. Clark**
*Chairman of Board**Trustees***†A. W. Ahlborg**
R. G. Barker
F. W. Burrill
R. G. Clark, Jr.
***W. E. Clark**
***H. G. Daiker**
H. M. Estabrook, Jr.
***C. A. Freeman**
P. Huffington
***J. W. Johnson**
E. M. Keith**†J. E. Keith**
†J. J. Kent
***O. D. Libby**
R. A. McNeeland
C. P. Resevick
E. W. Rice
F. Sanborn
H. A. Sarkisian
†J. A. Shockley
***A. T. Wells**Deposits go on interest first business day of the
month if made on or before the tenth day of the
monthDividends are payable last business day of April
and OctoberAnnual meeting date as provided for in By-Laws
first Monday in April**BROCKTON****Brockton Savings Bank****1 North Main Street****Date of Incorporation, March 3, 1881****Branch Offices****443 Belmont Street**
589 Centre Street**Harold S. Crocker**
*President***Harry E. Adams, Jr.**
*Exec. Vice President***Joseph W. Keith**
Malcolm B. Norcross
*Vice Presidents***John A. Eaton, Jr.**
*Clerk of Corporation***Harry E. Adams, Jr.**
*Treasurer***Frederick J. Roche**
Walter R. Lendh
Michael E. Tumonis
Andrew W. Carter
*Assistant Treasurers***Harold S. Crocker**
*Chairman of Board**Trustees***H. E. Adams, Jr.**
H. A. Baynes
***H. S. Crocker**
†S. W. Davis
A. C. Doyle
J. A. Eaton, Jr.
B. C. Forsberg
G. O. Jenkins
G. E. Keith
J. W. Keith*A. L. Lane**
***F. B. Linehan**
***A. D. Matarese**
M. B. Norcross
E. H. O'Neill
†P. W. Prouty
†K. E. Sampson
***H. W. Sprague**
H. L. TaylorDeposits go on interest fifteenth day of the month
if made on or before the twenty-fourth day of the
month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
first Monday in April

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

George I. Crowell <i>President</i>	Deane R. MacKenzie <i>Treasurer</i>
Franklin H. Whitney <i>Exec. Vice President</i>	Frederick E. Henry
Herbert C. Low	Graham W. Hinckley
Roger Keith <i>Vice Presidents</i>	George W. Cranford, Jr.
	Robert E. Swanson <i>Assistant Treasurers</i>
William A. Ingram <i>Clerk of Corporation</i>	

Trustees

†J. M. Berglund	†P. H. Leavitt
*F. E. Burgess	H. C. Low
*G. I. Crowell	D. R. MacKenzie
W. E. Doyle	*A. F. Phillips
J. G. Gurney	F. W. Pope
W. A. Ingram	R. J. Potvin
*R. Keith	*R. C. Reed
R. M. Keith	†J. R. Wheatley
W. E. Keith	F. H. Whitney

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1
Annual meeting date as provided for in By-Laws
second Monday in January

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices

1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

Augustus W. Soule <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
H. S. Payson Rowe	J. Stanley Lee
Franklin T. Pfaelzer, Jr.	J. Warren Vedder, Jr.
Frederick T. Pratt	Earl C. Rogers
J. Warren Vedder, Jr.	Percy S. Hardy
Adrian E. Bessey <i>Vice Presidents</i>	Georgina S. Reeser <i>Assistant Treasurers</i>
Henry D. White <i>Clerk of Corporation</i>	H. S. Payson Rowe <i>Chairman of Board</i>

Trustees

†H. G. Bradlee, Jr.	*F. T. Pratt
W. A. Burnham, Jr.	R. W. Pratt
F. S. Deland, Jr.	E. W. Rogers
*R. I. Hunneman	*H. S. P. Rowe
*J. H. Magee	C. F. Rowley
†H. H. Newell	*A. W. Soule
C. A. Newhall	J. W. Vedder, Jr.
*F. T. Pfaelzer, Jr.	†H. D. White

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws
last business day before the tenth day of January

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	Stuart Shaffer <i>Treasurer</i>
Henry W. Durant	James P. Butler
Stuart Shaffer <i>Vice Presidents</i>	Gilmore B. Creelman, Jr.
Marcus Morton <i>Clerk of Corporation</i>	John P. Derby
	Louis A. Dussault <i>Assistant Treasurers</i>

Trustees

†F. Adams	*H. W. Durant
F. T. Baldwin	J. H. Dyer
*R. Baldwin	*A. S. Hill
T. R. Beal	S. H. Lawton
*G. H. Beever	†J. Lintner
A. H. Brooks, Jr.	A. Morrison
†J. G. Cushman	M. Morton
R. A. Dow	E. W. Sexton
A. Drinkwater	S. Shaffer
*R. P. Dudley	K. Upton

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws
third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Stanley L. Brown <i>President</i>	Raymond J. Adams <i>Treasurer</i>
Joseph Guiney	John P. Geishecker
William T. Livingston	<i>Vice Treasurer</i>
Leslie C. Read	Doris A. Johnson
John W. Wood	George E. Wilson <i>Assistant Treasurers</i>
George A. Yule <i>Vice Presidents</i>	Robert E. Nutting <i>Chairman of Board</i>
Albert F. White <i>Clerk of Corporation</i>	

Trustees

C. T. Abbott	J. W. Powers
J. B. Atkinson	*L. C. Read
E. L. Bennett	†N. B. Ricker
†B. H. Bowden	E. I. Snider
H. G. Bradlee	D. Spencer
*S. L. Brown	A. R. Tonon
*P. R. Corcoran	J. O. Welch
†W. P. Dole	A. F. White
*J. Guiney	C. P. Whitlock
R. D. Muzzy	*J. W. Wood
*R. F. Nutting	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws
third Wednesday in December

*Member of Board of Investment.
†Member of Auditing Committee.

East Cambridge Savings Bank**292 Cambridge Street****Date of Incorporation, April 29, 1854**

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black Willard C. Craig <i>Vice Presidents</i>	David T. Brewster Ralph G. Burstad Charles B. Cutter <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	

Trustees

T. E. Ahern	R. R. DeGuglielmo
E. S. Black	†R. W. Fawcett
N. S. Blanchard	*J. F. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
O. D. Clark	R. A. Sheffield
†R. F. Clark	†L. O. Simonds
*W. C. Craig	*J. Thomson, Jr.
C. B. Cutter	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws fourth Monday of November

North Avenue Savings Bank**1960 Massachusetts Avenue****Date of Incorporation, March 7, 1872**

Lauriat Lane <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Arthur W. Emerson <i>Exec. Vice President</i>	Harold M. Cook Ralph R. Forsman William F. Askin, Jr. Kenneth Holland <i>Assistant Treasurers</i>
William J. Wauters Frederick H. Nickels <i>Vice Presidents</i>	
Francis W. K. Smith <i>Clerk of Corporation</i>	Ralph F. George <i>Chairman of Board</i>

Trustees

J. B. Ames	H. G. Gerrish
G. Bailey	T. F. Gibson
P. Belliveau	*L. Lane
R. E. Bennink	†J. A. Lunn
J. F. Blackman	*F. H. Nickels
F. H. Davis	*J. W. Norris
C. de Rham, Jr.	D. P. Noyes
†J. M. Dry	†G. M. Olive
O. C. Eckel	F. W. K. Smith
A. W. Emerson	J. H. Walsh
F. J. England	*W. J. Wauters
*R. F. George	D. B. Wilson

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Wednesday in June

CANTON**The Canton Institution for Savings
557 Washington Street****Date of Incorporation, March 4, 1835**

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
Paul Revere George M. Mansfield <i>Vice Presidents</i>	Joseph F. Ronayne <i>Assistant Treasurer</i>
Charles F. Leary <i>Clerk of Corporation</i>	

Trustees

†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper, Jr.	C. W. Pinkham
*C. K. Endicott	†V. Pozzo
*F. L. Ervin	*P. Revere
*J. E. Fish	R. T. Seavey
R. C. Jackson	J. C. Sullivan
J. L. Keeling	*R. W. Wetherbee
C. F. Leary	*R. Williams, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA**Chelsea Savings Bank
267 Broadway****Date of Incorporation, April 28, 1854****Branch Office****10 Pleasant Street, Revere**

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
Sidney M. Kensinger Donald R. Stormont Edward P. Wells <i>Vice Presidents</i>	Donald R. Stormont Alfred R. Dugan Henry D. Alpers Edwin C. Gardner <i>Assistant Treasurers</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	

Ichabod F. Atwood
Chairman of Board

Trustees

*I. F. Atwood	B. R. Kiernan
W. M. Beal	F. J. Lane
A. J. Bowker	†W. L. Martin
†W. J. Creedon	W. J. Murdock, Jr.
*W. S. Cuthbertson	F. L. Patton
H. W. Dingwell	R. O. Rockwell
†P. D. Duncan	F. J. Ryan
*W. W. Dykeman	*G. W. Shepherd
P. D. Harrower	I. W. Slade
F. H. Hersom	*S. A. Smith
W. H. Hickey	D. R. Stormont
W. R. Holmes	*E. P. Wells
F. A. Johnson	S. B. Whittaker
S. M. Kensinger	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in May

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank
435 Broadway

Date of Incorporation, February 27, 1890

Herbert C. Corliss <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Alton B. Atwood	C. Muriel Nickerson <i>Assistant Treasurer</i>
C. Muriel Nickerson	Robert C. Seamans <i>Chairman of Board</i>
Peter B. Seamans <i>Vice Presidents</i>	

Vincent Cassani
Clerk of Corporation

Trustees

*A. B. Atwood	C. M. Nickerson
C. N. Atwood	A. Salter
J. Bailen	†D. C. Seamans
H. R. Browne	*P. B. Seamans
W. M. Bush	*R. C. Seamans
†V. Cassani	K. M. Smith
*H. C. Corliss	F. J. Sullivan
H. W. Frost	*J. F. Tierney
S. J. Leonard	*J. F. Tierney, Jr.
E. J. McCarthy	*R. S. Wentworth
†D. J. McCarty	E. S. Wozniak

Deposits go on interest twentieth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

CHICOPEE

Chicopee Savings Bank
36 Center Street

Date of Incorporation, February 27, 1845

Branch Office

794 Memorial Drive, Chicopee Falls

J. Aime Lavallee <i>President</i>	Stephen A. Zajchowski <i>Treasurer</i>
Edward F. McDonnell	Leonard W. Hillert
Stanislaw Sitarz	George D. Ouimette
Edmund A. Roy	Albert H. Roy
Charles J. Seaver <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	J. Aime Lavallee <i>Chairman of Board</i>

Richard G. Mosher
Clerk of Corporation

Trustees

E. W. Beauchamp	*E. F. McDonnell
D. F. Cauty	*A. C. Morse
P. H. D'Amour	R. G. Mosher
†E. R. Dupuis	†G. C. Murphy
R. E. Fontaine	E. J. Pryzbyla
B. A. Galuszka	*E. A. Roy
†R. W. Gelinas	*W. W. Sample
J. M. Grise, Jr.	C. J. Seaver
H. J. Kulig	S. Sitarz
*J. A. Lavallee	S. A. Zajchowski
*E. R. Lavigne	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Monday of January

Chicopee Falls Savings Bank
91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

Branch Office

1577 Memorial Drive, Fairview District

G. Noble Davidson <i>President</i>	James P. Dout <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	George F. Cliche
Lawrence R. Flint <i>Vice President</i>	Neil W. Marshall
	Walter I. Sergienko <i>Assistant Treasurers</i>

Eugene J. O'Neil
Clerk of Corporation

Trustees

A. Balthazar	*S. B. King
†R. E. Blank	C. S. Leonard
*G. N. Davidson	E. J. O'Neil
J. A. Deslauriers	†F. A. Rothery
*J. L. Fitzpatrick	*W. J. Strycharz
R. W. Fleury	L. C. Taylor
*L. R. Flint	E. J. Ziemba
†A. E. Gelinas	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Thursday after first Monday in December

CLINTON

Clinton Savings Bank
200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	James H. Wiesman <i>Treasurer</i>
John Chandler	James P. Durkin
Douglas J. Hayes <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

John J. Philbin
Clerk of Corporation

Trustees

J. Chandler	*D. J. Hayes
C. B. Chickering (Hon.)	*A. Kuettner
N. S. Coldwell	*W. E. Miles
W. P. Constantino	E. J. Nicewicz
A. J. Friedrich	W. T. Normandin (Hon.)
†E. P. Gannon	J. J. Philbin
†P. A. Garofoli	†H. L. Robichaud
*E. F. Gibbons	G. J. Sesia
*J. D. Hamilton	J. H. Wiesman

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

COHASSET**Cohasset Savings Bank**
13 Elm Street

Date of Incorporation, February 28, 1845

John Bates
*President*Donald E. Bates
*Treasurer*Paul T. Litchfield
*Vice President*Margaret M. Mulcahy
*Assistant Treasurer*T. Frederick Mulcahy
*Clerk of Corporation**Trustees*

D. E. Bates

†A. F. Petersen

*J. Bates

†E. W. Pratt

*T. Bates

*M. B. Pratt

D. S. Campbell

R. E. Sherbrooke

*J. H. Dean

†W. C. Swift

H. T. Gleason

R. T. Wetzler

P. T. Litchfield

*W. C. Wheelwright

T. F. Mulcahy

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6

Annual meeting date as provided for in By-Laws second Monday in January

CONCORD**The Middlesex Institution for Savings**
46 Main Street

Date of Incorporation, March 4, 1835

Branch Office

315 Main Street, Acton

James R. Mercer, Jr.
*President*John C. Collins
*Treasurer*Egbert S. Newbury, Jr.
Whitney S. Smith
*Vice Presidents*Whitney S. Smith
H. Bradford Sturtevant,
III
*Assistant Treasurers*Charles D. MacPherson
*Clerk of Corporation**Trustees*

*S. Buttrick

*F. H. Lovejoy

G. W. Clark

C. D. MacPherson

J. C. Collins

*J. R. Mercer, Jr.

R. Crafts

E. S. Newbury, Jr.

*T. Flint

†R. J. Rodday

*T. R. Huckins

F. W. Smith

P. Jewell, Jr.

W. S. Smith

F. R. Johnson

*E. K. True

W. L. Kingman

G. Wells

H. A. Laughlin

†B. Wheeler

†W. D. Locke

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in June

CONWAY**Conway Savings Bank**
Main Street

Date of Incorporation, March 10, 1887

Ralph G. Lilly
*President*Alice M. Allis
Treasurer

C. Sumner Boyden

Clarence W. Boyden

Raymond S. Totman
*Vice Presidents**Clerk of Corporation**Trustees*

*R. A. Anderson

L. W. Lagoy

*C. S. Boyden

*D. W. Lilly

C. W. Boyden

*R. G. Lilly

†L. W. Graves

†R. L. Roberts

R. G. Hassell

W. O. Seibert

T. A. Herlihy

*R. S. Totman

G. B. Hosley

†R. P. Youngquist

T. C. Kelleher

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

DANVERS**Danvers Savings Bank**
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray
*President*Everett A. Needham
Treasurer

Ralph H. Gaskill

Grace L. Kirby

Harold K. Parker

William H. Price, Jr.

Donald R. Pope

Assistant Treasurers

Raymond S. Roberts

Harry T. Merrill

*Vice Presidents**Clerk of Corporation**Trustees*

†N. B. Caldwell

*F. D. MacDonald

C. V. Clement, Jr.

H. T. Merrill

†J. H. Coffin

*C. F. Murray

G. T. Creese

†H. K. Parker

†C. Elliott

*D. R. Pope

C. E. Elliott

*R. S. Roberts

*R. H. Gaskill

C. S. Tapley

A. Hutchinson

C. T. Whittaker

F. H. Kirby

J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in November

DEDHAM**Dedham Institution for Savings**
603 High Street

Date of Incorporation, March 19, 1831

Branch Offices

741 Providence Pike

673 High Street, Westwood

Waldo C. Hodgdon
*President*Daniel J. Savage
*Treasurer*Robert F. Clark
*Exec. Vice President*Roland E. Reid
Esther J. Thunstrom

Frank W. Crocker

John D. Lund

Vice President

James I. Schock

*Assistant Treasurers*Wilfred N. Day
*Clerk of Corporation**Trustees*

R. Bancroft

*N. L. Harris

C. W. Bartlett

W. P. Hersey

R. F. Clark

*W. C. Hodgdon

F. W. Crocker

†A. Hollingsworth

W. N. Day

*T. E. Jansen, Jr.

J. Dwinell

G. C. Lee

*B. Fisher

*A. T. Lyman

†P. Grant

W. J. Ripley, Jr.

D. S. Gregory

†H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of April

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street

Date of Incorporation, March 8, 1870

Branch Office
1 Mattakeesett Street, Pembroke

Joseph M. Chandler <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Arthur R. Bradstreet <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

Trustees

*J. M. Chandler	H. W. Kerr
†W. M. Clark	†J. C. King
*F. W. Cousins	H. W. Kingman
H. A. Fraser	K. S. Nordin
B. F. Goss	*E. W. Nutter
R. H. Hall	*F. E. Parris
K. G. Henrich	G. A. Ridder
*F. N. Houghton	†A. C. Swanson
R. H. Keith	P. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON

Easthampton Savings Bank
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Philip A. Reed <i>Treasurer</i>
Wilfred L. Richard	Traugott J. Wodicka
Edward T. O'Brien <i>Vice Presidents</i>	Robert L. Mullaly
William M. Fiske <i>Clerk of Corporation</i>	Agnes R. McLean <i>Assistant Treasurers</i>
	Howard E. Fasser <i>Chairman of Board</i>

Trustees

†A. I. Cartledge	J. T. Lagowski
P. J. Clapp	F. J. Modena
H. W. Conant	J. J. Moriarty, Jr.
†W. J. Czelusniak	*E. T. O'Brien
*H. E. Fasser	T. E. Parsons
W. M. Fiske	*J. S. Rapalus
A. V. Galbraith	*W. L. Richard
H. A. Goldberg	*W. E. Riedel
†W. F. Kelsey	P. Stevens

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON

North Easton Savings Bank
68 Main Street (North Easton District)
Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr	Douglas D. Porter <i>Assistant Treasurer</i>
Roger A. McNamara <i>Vice Presidents</i>	John S. Ames, Jr. <i>Chairman of Board</i>
Elmer L. Randall <i>Clerk of Corporation</i>	

Trustees

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	†N. B. Morse
H. E. Boone	A. Pires
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	†S. F. Rice
A. D. Johnson	H. C. Thomas
T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in January

EDGARTOWN

Dukes County Savings Bank
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	(Office vacant) <i>Treasurer</i>
Henry Corey	Catherine S. Gay <i>Assistant Treasurer</i>
Robert M. Love	Fred H. Chirgwin <i>Clerk of Corporation</i>
DeWolf C. Thompson <i>Vice Presidents</i>	

Trustees

†J. F. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	*W. B. Norton
*E. E. Cushman	*J. W. Osborn
*F. S. Duarte	*D. C. Thompson
†K. T. Galley	*E. G. Tyra
A. Hall	E. W. Vincent
†R. M. Love	

Deposits go on interest fifteenth day of each month Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of November

EVERETT

Everett Savings Bank
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Willard C. Lombard <i>Vice President</i>	Harry E. Hall Robert M. Price <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

Trustees

*E. H. Ahlin	W. C. Lyford
*H. Beats	H. L. Macaulay
†J. S. Beats	†H. K. Macdonald
*S. R. Gardiner	*R. K. Manning
C. A. Herne	R. K. Manning, Jr.
A. L. Holmes	†G. F. McKinnon
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. P. Lombard	F. E. Woodward

Deposits go on interest fifteenth day of each month Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday of April

*Member of Board of Investment.

†Member of Auditing Committee.

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood Richard H. Carpenter <i>Assistant Treasurers</i>
Robert E. Browne <i>Clerk of Corporation</i>	John H. Seaman <i>Chairman of Board</i>

Trustees

E. G. Braley	W. K. Kuechler
R. E. Browne	L. B. Maxfield
O. B. Carpenter	†L. W. Morton
R. H. Carpenter	*J. H. Seaman
*H. A. Darwin	*C. H. Sisson
H. Fell	W. Tallman
*R. W. Foster	T. E. Underwood
†G. A. Greene	R. B. Young
†E. A. Hayward	

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

Annual meeting date as provided for in By-Laws second Monday in January

FALL RIVER

The Citizens' Savings Bank
4 South Main Street

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
William H. Pearce	John W. Borden
William E. Crowther	James W. Spence, Jr. <i>Assistant Treasurers</i>
Thomas J. Hudson	Warren A. Parmenter <i>Clerk of Corporation</i>
John M. Parker <i>Vice Presidents</i>	

William E. Crowther
Chairman of Board

Trustees

†G. R. Ashworth	R. L. LaVault
*R. C. Bigelow	D. S. Owler
*G. W. Bliss	J. M. Parker
W. A. Brown, Jr.	W. A. Parmenter
*L. Burchard	*W. H. Pearce
†T. R. Burrell, III	W. Prescott
O. M. Cherry (Hon.)	M. R. Silva
J. H. Collins	F. E. Sullivan
*W. E. Crowther	†N. F. Thompson
H. Gottlieb	H. T. Walker
*T. J. Hudson	

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable 2nd Monday of June and December

Annual meeting date as provided for in By-Laws second Monday of June

Fall River Savings Bank

141 North Main Street

Date of Incorporation, March 11, 1828

Branch Office

873 County Street, Somerset

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
Edward Brayton <i>Vice President</i>	Leslie H. King
George M. Jackson <i>Clerk of Corporation</i>	Bruce A. Boudakian <i>Assistant Treasurers</i>
	M. Richard Brown <i>Chairman of Board</i>

Trustees

W. Birkett	W. G. Heath
*E. Brayton	G. M. Jackson
†L. S. Brayton	*G. E. Kay
A. J. Bridgeman	L. Mendes
*M. R. Brown	C. R. Murray
J. E. Bullock	V. M. Nanni
†F. M. Chace	A. M. Rigby
*H. W. Durfee	C. C. Smith
†R. H. Gee	*R. F. Sykes
C. H. Hawes	

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank

79 North Main Street

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes	Donald A. Bogle
Lincoln P. Holmes <i>Vice Presidents</i>	Joseph A. Rivard <i>Assistant Treasurers</i>
	Richard K. Hawes, Jr. <i>Clerk of Corporation</i>

Trustees

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	L. P. Holmes
A. T. Buffinton	E. A. Jaffe
A. N. Clarke	*E. H. Leeming
J. A. Cohen	K. List
†F. A. Crosson	A. E. Mobouck
*J. F. Dator	H. F. Reilly
C. S. Deplitch	*D. J. Richardson
†A. R. Derbyshire	*W. F. Sanford
J. C. Fonseca, Jr.	W. F. Staples
R. Green	R. M. Thompson
*R. K. Hawes	*M. F. Welsh

Deposits go on interest first business day of each month

Dividends are payable June 10 and December 10

Annual meeting date as provided for in By-Laws first Wednesday of December

*Member of Board of Investment.

†Member of Auditing Committee.

Union Savings Bank
20 South Main Street

Date of Incorporation, April 24, 1869

Cyrus C. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman Lincoln D. Brayton <i>Vice Presidents</i>	Edith C. Twisse James F. Borden <i>Assistant Treasurers</i>
James W. Killoran <i>Clerk of Corporation</i>	James P. Hart <i>Chairman of Board</i>

Trustees

D. Ashton	†C. A. Davis
*H. Ashton	A. Ehrenhaus
*W. H. Barker	*J. P. Hart
†J. F. Beckett, Jr.	J. W. Killoran
H. Boothman	†C. A. Norman, Jr.
L. D. Brayton	H. J. Regan
*P. S. Brayton	*C. C. Rounseville
F. J. Carreiro	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG
Fitchburg Savings Bank
780 Main Street

Date of Incorporation, February 12, 1846

Branch Offices
550 Kimball Street
John Fitch Highway

Robert S. Goldthwait <i>President</i>	Frederick W. Smith <i>Treasurer</i>
Richard Bullock Russell B. Lowe <i>Vice Presidents</i>	Silas E. Stowe <i>Vice Treasurer</i>
Thornton K. Ware <i>Clerk of Corporation</i>	Dwight P. Wentworth <i>Assistant Treasurer</i>

Richard Bullock
Chairman of Board

Trustees

W. W. Aalto	V. E. Huntington
*W. B. Adams	W. Laverack
*J. B. Aubuchon	P. F. Lewis
*R. Bullock	H. V. Lindberg
E. C. Caouette	*J. H. Long, Jr.
D. Crocker	*R. B. Lowe
D. M. Crocker	F. E. Manley
N. L. Crocker	B. D. Merrill
P. W. Dawley	†A. H. Meyer
F. J. DeBonis	M. F. Shea
E. S. Eichin	H. K. Simonds, Jr.
G. W. Falk	F. W. Smith
*R. S. Goldthwait	W. T. Swain
J. Grado, Jr.	C. F. Taylor
J. J. Hammond	G. R. Wallace, III
N. Harrower	†T. K. Ware
†C. F. Holt	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

The Worcester North Savings Institution
288 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
Henry G. Bowen <i>Clerk of Corporation</i>	

Trustees

V. A. Anderson	B. Kelly
A. Belliveau	*P. A. McKittrick
H. G. Bowen	†G. W. Munson
*W. S. Brown	*A. G. Neal
*S. F. Chittick	S. T. Orton, Jr.
B. Crocker, Jr.	H. D. Penan
N. C. Cross	R. A. Price
*E. N. Daulton, Jr.	†J. B. Reynolds
R. W. Fisher	F. M. Rhoten
J. G. Flynn	F. P. Ross
†D. D. Goodwin	J. H. Simonds
O. G. Hedstrom	E. J. Townsend
W. W. Henry	N. C. Weeks
C. A. Johnson	

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Elmer L. Zeller <i>Assistant Treasurer</i>
Edwin H. Downs Donald H. Pike <i>Vice Presidents</i>	Grace E. Donovan <i>Clerk of Corporation</i>

Harold W. Moore
Chairman of Board

Trustees

*L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	W. H. McAlister
†G. E. Donovan	*H. W. Moore
*E. H. Downs	*D. H. Pike
†W. P. Fuller	J. J. Putnam (Hon.)
C. E. Holt	W. L. Sellon
†A. G. Hutchins	N. R. Smith
W. W. Kelley	R. E. Wagner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the first Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Office
770 Water Street

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Vernard J. Irvine Charles F. Long Herbert Schnare <i>Vice Presidents</i>	Charles D. Warner Lloyd H. Gates F. Crawford Reed <i>Assistant Treasurers</i>
Victor H. Galvani <i>Clerk of Corporation</i>	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

Trustees

*A. M. Fitts, Jr.	†A. M. Mason
†V. H. Galvani	*H. E. Matheson
J. P. Hastings	†J. A. Robertson
G. H. Hulme	*H. Schnare
*V. J. Irvine	*W. F. Sullivan
*C. F. Long	†R. N. Wallis

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first business day in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo Warren R. Gilmore Donald S. Mackintosh <i>Vice Presidents</i>	William R. Feeley <i>Assistant Treasurer</i> Edmund J. Keefe <i>Clerk of Corporation</i>

Trustees

H. C. Abbott S. Atwood C. H. Carlson (Hon.) *L. J. Cataldo P. N. Chick J. W. Chilson *C. S. Clark †H. J. Cook †G. W. Dana W. R. Feeley *W. R. Gilmore	J. R. Goodwin †W. B. Goodwin M. J. Kearney E. J. Keefe *T. F. Keefe C. H. Lawrence (Hon.) *D. S. Mackintosh D. J. Mann *R. N. Peterson *A. E. Rockwood
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Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws fourth Monday of October

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Isaac B. Howe Edmund L. Nichols <i>Vice Presidents</i>	Thomas R. Mailloux <i>Assistant Treasurer</i> Agnes M. Payne <i>Clerk of Corporation</i>
Warren S. Shepard <i>Chairman of Board</i>	

Trustees

*P. A. Bjurling S. A. Brooks †P. R. Bryant J. A. Dunn R. N. Ellis R. N. Greenwood G. H. Heywood, Jr. *I. B. Howe	V. W. Howe †T. P. Kelly, Sr. R. A. Keyworth *E. F. Leach †M. A. Moore *C. E. Nichols E. L. Nichols *W. S. Shepard
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Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Frank M. Meader <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

Trustees

C. G. Baker *D. C. Elliott F. H. Harriman M. R. Kelloway F. M. Meader R. F. Metcalf *G. A. Minchin †H. C. Perley	†R. Perley W. S. Phillips †H. N. Pingree *S. M. Rogers *M. W. Smallwood W. C. Stetson *D. M. Tenney
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Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

*Member of Board of Investment.

†Member of Auditing Committee.

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
William S. Webber <i>Vice President</i>	Carrie E. Christensen Henry A. Jones <i>Assistant Treasurers</i>
Robert F. Marshall <i>Clerk of Corporation</i>	William Moore <i>Chairman of Board</i>

Trustees

J. H. Bagshaw	†H. L. Jodrey, Jr.
H. Bell	C. W. Lowrie
W. R. Bishop	L. C. McEwen
T. A. Bradley	†R. F. Marshall
*H. C. Dexter	*W. Moore
N. A. Faulk	E. Morley
†J. H. Griffin	A. S. Murch, Jr.
R. J. Harris	*L. N. Peterson
*C. T. Heberle	*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

(Office vacant) <i>President</i>	R. Gordon Granger <i>Treasurer</i>
Peter I. Adams <i>Vice President</i>	George P. Adams James R. Humphrey Emma H. Stanton <i>Assistant Treasurers</i>
George R. McCormick <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
J. F. Cook	J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dolby	†G. R. McCormick
H. H. Erbe	H. R. Sheldon
*W. F. Flaherty	H. K. Turner
*M. J. Gilligan	R. F. Tyler (Hon.)

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	E. Russell Alexander <i>Treasurer</i>
John C. Nettleton <i>Vice President</i>	Richard D. St. Peter Richard M. Cromack <i>Assistant Treasurers</i>
Paul W. Bittner <i>Clerk of Corporation</i>	

Trustees

J. B. Baker	J. J. Owen
J. T. Bartlett	F. H. Reed
H. J. Cadwell	*P. Rogers
C. F. Clark	*J. W. Smead
S. L. Cohn	†C. F. Smith
I. N. Esleeck, Jr.	*C. N. Stoddard, Jr.
R. S. Harper	†C. S. Strecker
*D. C. Lunt	*T. W. Symons
†D. C. Lunt, Jr.	

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank
400 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Sidney W. Parsons <i>Vice President</i>	Warren O. Weir Matthew N. Polo T. Fay A. Boyden <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	*W. S. Keith
L. M. Cairns	†R. T. Lyman
L. J. Clapp	S. W. Parsons
†F. B. Dole	*J. B. Roys
H. V. Erickson	E. Shortell
†R. J. Farr	L. J. Stiles
*L. B. Fortin	*D. B. Swain
*W. C. Gates	S. T. Tisdale
G. J. Hayer	W. O. Weir
W. J. Hosmer	S. A. Yetter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in December

*Member of Board of Investment.
†Member of Auditing Committee.

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)
 Date of Incorporation, March 16, 1855

Branch Offices

Main Street, Chatham
G.A.R. Highway, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon
Leroy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>

Ralph B. Snow
Chairman of Board

Trustees

†R. E. Allen	†C. L. Goodspeed
L. A. Anderson	*U. S. Livingston
K. B. Brown	†O. T. Murray
O. J. Cahoon	*D. S. Sears
*H. T. Crocker	*R. B. Snow
*B. O. Eldredge	K. A. Sparrow
C. K. Eldredge	I. M. Taylor
E. E. Eldredge	

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office

16 Main Street, Topsfield

Lawrence J. Ewing <i>President</i>	Charles E. Curtis <i>Clerk of Corporation</i>
Stanwood D. Evans <i>Exec. Vice President</i>	Philip C. Hefner <i>Treasurer</i>
Donald K. Laing	Donald E. Fletcher
John E. Veasey <i>Vice Presidents</i>	Genevieve D. Mack <i>Assistant Treasurers</i>

Trustees

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
W. E. Dorman	*G. E. McGregor
S. D. Evans	*L. M. Poore
*L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in December

Pentucket Five Cents Savings Bank
35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office

46 Washington Street

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Millard S. Bishop	Clyde G. Page
Aaron Hoyt	Stewart M. Mattinson
J. Storer MacDougall <i>Vice Presidents</i>	Arthur L. Shattuck
George M. Goodwin <i>Clerk of Corporation</i>	Robert D. Mills <i>Assistant Treasurers</i>

Trustees

D. B. Allan	*J. S. MacDougall, Jr.
M. S. Bishop	*B. McGregor
K. Davis	G. E. McGregor, Jr.
G. M. Goodwin	R. H. Morse
†C. E. Haseltine	*A. G. Nichols
*A. Hoyt	†I. G. Nutter
*C. L. Hoyt	†R. Pike, Jr.
B. C. Judkins	R. S. Seavey
H. A. Lockhart	E. K. Shaw
*J. S. MacDougall	*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Albert W. Tweedy <i>President</i>	Malcolm V. Cann <i>Treasurer</i>
Louville F. Niles <i>Vice President</i>	Wilfred H. Creighton
William L. Howard <i>Clerk of Corporation</i>	Dorothy Y. McKay <i>Assistant Treasurers</i>

Albert W. Tweedy
Chairman of Board

Trustees

†J. P. Barnes	†M. C. Newell
M. V. Cann	L. F. Niles
*W. B. Downey	*J. A. Parrish
E. F. Endicott	C. Salmon
*L. W. Foster	P. A. Stoddard
†L. L. Howard	*A. W. Tweedy
W. L. Howard	F. V. Ward
*J. C. Loring	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

HOLYOKE

Holyoke Savings Bank
143 Chestnut Street

Date of Incorporation, February 21, 1855

Branch Offices
20 Canal Street
213 South Street

William H. Smith, 2nd <i>President</i>	Leonard M. Baldwin <i>Vice Treasurer</i>
Edward P. White <i>Vice President</i>	Joseph H. Benger
Edward F. Day <i>Clerk of Corporation</i>	Frederic F. Isakson
Earl Duncan <i>Treasurer</i>	William M. Minkley
	Walter R. Noffke
	Gerard P. Richards <i>Assistant Treasurers</i>

Trustees

B. Alderman	†R. E. McCorkindale
†H. H. Allen	*G. F. Murray
*S. R. Allyn	†R. R. Nickerson
J. L. Barowsky	L. F. Oldershaw
J. S. Begley	R. H. Russell
*R. F. Blount	L. J. Simard
J. W. Coffman	P. S. Sinclair
E. F. Day	*W. H. Smith, 2nd
*E. Docherty	H. J. Szewczynski
M. A. Donahue	R. P. Towne
*W. Dwight	E. P. White
R. J. Harrington	R. C. Whiting

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws fourth Monday of January

Mechanics' Savings Bank
347 Dwight Street

Date of Incorporation, March 19, 1872

Branch Offices
1642 Northampton Street
40 Bridge Street, South Hadley Falls

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor	James G. Haggerty
John M. Dorman <i>Vice Presidents</i>	Robert C. Henneman
Hugh J. Corcoran <i>Clerk of Corporation</i>	Eleanor W. Malone <i>Assistant Treasurers</i>

Trustees

*W. Alderman	J. N. Hazen (Hon.)
†E. H. Allen	C. H. Kent (Hon.)
E. P. Bagg, III	†O. C. Kohler
R. E. Barrett, Jr.	A. J. Marquis
R. F. Batchelor	*E. W. Mason, Jr.
*H. V. Burgee	C. F. Moriarty (Hon.)
F. E. Button	*N. S. Reynolds
*F. H. Cataldo	A. Saltman
H. J. Corcoran	A. E. Sheldon (Hon.)
†J. T. Downing	*R. K. Steiger
D. R. Dwight	R. M. Weiser (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws third Monday of May

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr.
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford
	Paul T. Smith <i>Assistant Treasurers</i>

Russell L. Davenport
Chairman of Board

Trustees

E. C. Alger	H. V. Higgins
†F. P. Barrett	P. M. Judd (Hon.)
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
B. W. Childs	D. McCorkindale
J. V. Czelusniak	D. J. O'Connell
*R. L. Davenport	S. Resnic
†J. E. Driscoll	W. G. Rogers
*F. R. Green	*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws third Wednesday of April

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office
763 Washington Street, Holliston

Edward G. Fischer <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Louis J. Maeder <i>Vice Presidents</i>	Beatrice H. Holt
Wallace P. Watts <i>Clerk of Corporation</i>	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>

Trustees

*R. H. Adams	E. S. Holbrook
†C. O. Bartlett	K. M. Holt
C. C. Cleverly	M. C. Kling
†F. F. Cole	*L. J. Maeder
†L. H. Cox	*C. H. Melvin
*F. B. Doughty	G. W. Morse
C. D. Farrar	*E. D. Olmstead
†E. F. Fecteau	S. D. Olmstead
E. G. Fischer	F. R. Sullivan
R. D. Fisher	A. C. Waite (Hon.)
†E. W. Flood	W. P. Watts
I. T. Gunn	C. A. Williams
*W. T. Hamilton	*H. B. Youngling

Deposits go on interest last business day of each month if made on or before the ninth day of the following month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws fourth Wednesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Ralph Fieldsend	Lillian M. Brigham
Harold A. Priest <i>Vice Presidents</i>	Norman C. Seaquist <i>Assistant Treasurers</i>
August G. Bonazzoli <i>Clerk of Corporation</i>	Clarence H. Robinson <i>Hon. Chairman of Board</i>

Trustees

A. G. Bonazzoli	D. F. Lamson
†H. J. Danner	†E. F. Morgan, Jr.
R. T. Dawes	A. K. Parker
†H. G. Field	J. J. Plant
A. T. Fieldsend	*H. A. Priest
*R. Fieldsend	*C. H. Robinson
I. G. Gould	J. H. Schaaf
*R. C. Holden	W. F. Smith
W. T. Hood	D. H. Wheeler
*C. T. Lamson	H. C. Whitecomb

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws second Thursday in April

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Gardiner A. Bolles	Robert G. VanHorn
Paul R. Goodhue <i>Vice Presidents</i>	James C. Lahar <i>Assistant Treasurers</i>
Francis H. Whipple <i>Clerk of Corporation</i>	Paul R. Goodhue <i>Chairman of Board</i>

Trustees

M. C. Arthur	W. E. Hall
*G. A. Bolles	J. A. Kaszuba
*B. K. Collins	*S. H. Perley
F. L. Collins	*J. Richardson
†K. A. Ebinger	S. N. Soiron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday of April

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

Ernest W. Roebuck <i>President</i>	Roland H. Sherman <i>Clerk of Corporation</i>
Joseph F. Bacigalupo	Raymond J. Telford <i>Treasurer</i>
Raymond J. Telford <i>Vice Presidents</i>	
Arthur Sweeney <i>Chairman of Board</i>	

Trustees

*J. F. Bacigalupo	C. D. McDuffie
J. H. Barrington	†M. J. Meyers
S. J. Basile	E. W. Roebuck
†J. T. Batal	R. H. Sherman
J. L. Dean	*C. F. Smith
J. F. Glynn	*H. M. Stillman
G. W. Hamblet	J. A. Stundza
G. W. Hamblet, Jr.	*A. Sweeney
F. B. Kittredge	W. N. Webster
†S. F. LoPiano, Jr.	*E. L. Wilkinson
C. J. McCabe	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Tuesday in November

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

Branch Office
305 South Broadway

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

F. A. Bernardin	†G. E. Goodman
S. H. Brennan, Jr.	*A. E. Jewell
†W. T. Bride	M. A. Landers
*M. J. Caplan	F. J. Leone
J. A. Comber	T. Longworth
J. J. Dineen, Jr.	*J. J. Muldowney
†J. P. S. Doherty	D. J. Murphy, Jr.
J. J. D'Urso	*T. J. Pearson
*J. E. Fenton	J. Petralia
R. J. Fraser	N. H. Rodd

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

Essex Savings Bank
290-296 Essex Street

Date of Incorporation, March 15, 1847

Branch Offices
555 Broadway
460 South Union Street

Winthrop Newcomb <i>President</i>	Norman L. Miller <i>Treasurer</i>
Harold T. Houston	William A. Hilbert
Russell W. Knight	George F. Hanson
John E. Abercrombie	<i>Assistant Treasurers</i>
Arthur R. Atkinson	James H. Eaton
<i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

R. R. Bernardin	L. N. Hutchinson
†W. E. Casey	*M. W. Kenney
W. B. Duffy	R. W. Knight
J. H. Eaton	*W. Newcomb
†L. M. Eidam	A. A. Thomson
†C. R. Harrison	R. A. Watters
*H. T. Houston	*R. A. Woodcock

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15

Annual meeting date as provided for in By-Laws
third Tuesday in November

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Alfred H. Smith <i>President</i>	Roger N. Bower <i>Treasurer</i>
A. Murray Howe	Donald E. Anderson
Matilda G. Caliri	Gusta H. Larson
Lorraine C. Mulreany	<i>Assistant Treasurers</i>
Charles M. Poore	Harold S. Buckley
<i>Vice Presidents</i>	<i>Chairman of Board</i>
William H. Keller <i>Clerk of Corporation</i>	

Trustees

*A. J. Battershill	†R. G. Locke
*E. A. Bernardin	V. C. Manzi
*H. S. Buckley	V. J. Mill, Jr.
†H. J. Bunting	C. E. Morrison, Jr.
J. V. Caliri	M. F. Norwood
*B. R. Cleveland	*H. H. Petzold
P. D. Dalrymple	C. M. Poore
A. J. Dandreta	I. W. Sargent (Hon.)
J. J. DiSalvo	*A. H. Smith
C. G. Hatch	B. E. Smith
*A. M. Howe	†R. A. Smith
H. A. Johnson	D. K. Webster
W. H. Keller	

Deposits go on interest last business day of the
month if made on or before the ninth day of the
following month

Dividends are payable last business day of April
and October

Annual meeting date as provided for in By-Laws
first Monday in May

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton <i>President</i>	Charles M. Tacy <i>Treasurer</i>
Earl M. Baldwin	Alba A. Pasco
Harry M. Keating	Barbara A. Jones
Alba A. Pasco	<i>Assistant Treasurers</i>
Charles G. Tucker <i>Vice Presidents</i>	John P. Palmer <i>Chairman of Board</i>

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin	*H. M. Keating
J. I. Brown	A. N. Nettleton
*E. J. Cerruti	*J. P. Palmer
†E. R. Christenson	R. E. Sitzler
F. G. Fanning	†F. H. Vohr
†R. Forman	*G. S. Wickham

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
second Wednesday of June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Walter A. McMullin	William J. Harmon
C. John W. Sperry <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Francis E. Kennedy
Clerk of Corporation

Trustees

*E. M. Bacon	W. A. McMullin
*J. W. Copeland	W. A. Proctor
†P. E. Dow	*R. R. Rossley
†F. W. Flint	*H. O. Smith
W. J. Harmon	†A. B. Southwick
F. E. Kennedy	*C. J. W. Sperry
*W. C. Lane	*W. N. Sprague

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
third Thursday in May

*Member of Board of Investment.
†Member of Auditing Committee.

LENOX**Lenox Savings Bank**
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Edward S. Harubin Wallace A. Tanner <i>Assistant Treasurers</i>
James H. Pelton <i>Clerk of Corporation</i>	

Trustees

*L. H. Bull	G. E. Mole
†W. H. Clifford	J. H. Pelton
*W. M. Coakley	E. J. Roche
*D. T. Dana, Jr.	W. D. Roche
*J. B. Fielding	†J. N. Walsh
D. E. Herrick	J. H. Woodger
*W. E. Lahart	†A. Wylie
W. T. Lahart	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in March

LEOMINSTER**Leominster Savings Bank**
15 Monument Square

Date of Incorporation, March 16, 1865

James H. Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Charles D. Bent Ralph A. Robertson <i>Vice Presidents</i>	Richard A. Bergman Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
*Clerk of Corporation**Trustees*

*J. H. Arnold	*M. B. Johnson
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	W. M. Mayo, Jr.
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
W. James	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

LEXINGTON**Lexington Savings Bank**
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Joseph R. Cotton William G. Potter Carroll C. Taylor <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	

Trustees

†R. D. Brown	†R. B. Kent
J. R. Cotton	D. A. Lynch
*R. P. Cromwell	E. C. Martin
R. S. Davenport	*J. McLachlan
R. H. Davis	H. S. O. Nichols
J. H. Duffy	*S. I. Phalen
E. D. Duncan	M. T. Potter
C. S. Elliott	*W. G. Potter
G. W. Emery	L. T. Redman
L. M. Foster	*C. E. Scribner
†G. E. Graves	*C. C. Taylor
L. L. Hoyt	E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL**The Central Savings Bank**
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Hans H. Schliebus <i>Treasurer</i>
Hans H. Schliebus <i>Exec. Vice President</i>	Gerald F. Bolton J. Donald Adams Paul S. Rousseau <i>Assistant Treasurers</i>
George H. Upton <i>Vice President</i>	

Elliott T. Cowdrey
*Clerk of Corporation**Trustees*

M. Barlofsky	†B. A. McKittrick
*H. E. Clayton	†R. T. Morse
E. T. Cowdrey	*W. L. Rust
F. B. Emerson, 2nd	H. H. Schliebus
H. E. Fletcher	W. T. Sheppard
J. J. Gaffney, Jr.	E. B. Stevens
†P. A. Gagnon	*G. H. Upton
*C. J. Lombard	W. C. Wilson
N. P. Mason	W. C. Wilson, Jr.

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices
200 Central Street
406 Boston Road, Billerica
35 Boston Road, Chelmsford
12 Vinal Square, North Chelmsford
1777 Main Street, Tewksbury

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
Edward N. Lamson <i>Exec. Vice President</i>	William B. Toohey
Robert A. Abbott	Ida A. Bell
Charles E. Boles	James L. Cashman
Arthur L. Eno	Edwin M. Jewett
Frederick A. Flather	Robert C. Long
Earl M. Gray	Roy A. Morgan
Paul L. Perkins	John C. Sherwood
John W. Robinson	Elton L. F. Silk
William A. Thompson	Gerald R. Wallace <i>Assistant Treasurers</i>
Alvah H. Weaver <i>Vice Presidents</i>	B. Randolph Cady <i>Clerk of Corporation</i>

Thomas T. Clark
Chairman of Board

Trustees

*R. A. Abbott	H. J. Hall
A. C. Antonopoulos	B. A. Harless
G. Archer	†E. Harrington
*H. K. Bartlett	J. Harvey
*L. H. Beaulieu	J. R. Havey
C. E. Boles	R. H. Hildreth
G. E. Branch	V. Hockmeyer
M. J. Brown	B. D. Lambert
G. A. Byam	E. N. Lamson
B. R. Cady	H. H. Leighton
M. S. Chute	*A. L. Levine
P. H. Clark	H. D. Macdonald
*T. T. Clark	W. A. McDonnell
*A. W. Colburn	G. C. McIntyre
†D. F. Connors	V. P. Morton
J. F. Conway, Jr.	J. F. O'Donnell
J. P. Curran	*E. P. O'Loughlin
A. L. Eno	*C. R. Page
C. F. Fairbanks, II	P. L. Perkins
F. Flather	J. W. Robinson
F. A. Flather	*J. T. Stevens
W. B. French	W. A. Thompson
†W. Georges	*A. H. Weaver
*E. M. Gray	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
second Monday in January

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices
350 Westford Street
1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Alfred E. Ekberg
Branford S. Brennon <i>Clerk of Corporation</i>	Jane P. Kopycinski <i>Assistant Treasurers</i>
	Henry F. Fessenden <i>Chairman of Board</i>

Trustees

G. W. Boyce	*R. B. Houghton
B. S. Brennon	J. R. Mansfield, Jr.
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
R. E. Derby, Sr.	J. G. Picard
F. B. Downs	P. J. Spencer
†H. F. Fessenden	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws
Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr.
Joseph W. Green <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

William H. Sullivan, Sr.
Clerk of Corporation

Trustees

†T. A. Callahan	*H. W. Healey
R. J. Daley	*J. J. Hogan
*F. D. Donovan	J. J. Hogan, Jr.
R. G. Drury	M. J. Lydon
*W. F. Farrell	†D. L. McArdle
W. L. Gookin	J. Stagnone
*J. W. Green	†W. H. Sullivan, Sr.

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws
August ninth

*Member of Board of Investment.
†Member of Auditing Committee.

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices

220 Main Street, Belchertown
464 Main Street, Wilbraham
29 Center Street

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Irving J. Cordner	William G. Milroy
Robert M. Mackintosh	Walter M. Bowles
Stanley S. Stusick <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Paul R. Baird
Clerk of Corporation

Trustees

J. C. Almeida	*F. J. Livi
P. R. Baird	*R. M. Mackintosh
†A. J. Boilard	*A. L. Martin
H. M. Carnevale	R. R. Meunier
C. H. Colwell	D. B. Miller
I. J. Cordner	M. R. Nakashian
J. P. Cormack	*O. A. Peterson
A. H. Fuller	H. K. Rodenhizer
O. K. Gilbert	S. S. Stusick
*C. F. Gillan	†A. P. Trombly
B. A. Hudson	S. W. Wheeler
†A. J. Letourneau	P. D. Wilson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices

286 Humphrey Street, Swampscott
New England Shopping Center, Saugus

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Lawrence E. Brown	William H. Goss
Chester L. Nourse, Jr. <i>Vice Presidents</i>	Carl R. Perry
Taylor B. Yeakley <i>Clerk of Corporation</i>	Gertrude E. Majeska <i>Assistant Treasurers</i>

Trustees

J. M. Barnes	L. V. MacDuff
*S. W. Bradley	C. L. Nourse, Jr.
*R. P. Breed	G. E. Rafferty
R. P. Breed, Jr.	*T. W. Rogers
†W. J. Breed	*M. W. Rolfe
L. E. Brown	C. F. Smith, Jr.
†H. A. Durkee	D. H. Smith
C. E. Harwood	H. C. Smith
†J. M. Hoague	*C. H. Stocker, Jr.
†R. F. Hunter	H. P. Symmes
L. B. Leonard	T. B. Yeakley

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Branch Offices

134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr. <i>Vice Presidents</i>	Robert P. Gardner
Frederick E. Bowers <i>Clerk of Corporation</i>	William E. Quinn
	John R. Sullivan <i>Assistant Treasurers</i>

Trustees

D. F. Allen	*H. L. Huxtable
H. E. Ayer	R. H. Illingworth
R. Barnet	*H. M. Kelley
F. E. Bowers	*H. R. Mayo, Jr.
T. S. Bubier	M. F. McGrath
C. E. Cain	G. R. Morgan
*A. E. Chase	C. B. Newhall
*T. D. Chatfield	R. F. Nichols
†V. A. Childs	J. F. Phillips
†J. A. Cook	E. B. Redfield, Jr.
A. B. Durkee	H. L. Ross
†W. N. Eichorn	S. Shmishkiss
W. N. Farquhar	A. H. Stiles, Jr.
L. U. Fuller	T. D. Welch

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank
397 Main Street

Date of Incorporation, April 2, 1860

Branch Offices

28 Lebanon Street
443 Charles Street

A. George Gilman <i>President</i>	Neil MacInnis <i>Treasurer</i>
J. William Collins	Horace F. Lind
Neil MacInnis	Carl A. Carlberg
<i>Vice Presidents</i>	Charles D. McBride
Dorothy M. Anderson	Malcolm W. Brown
<i>Clerk of Corporation</i>	David McCoubrey
A. George Gilman	Daniel R. Blake
<i>Chairman of Board</i>	Theodore Parsons
	Ronald A. Robinson <i>Assistant Treasurers</i>

Trustees

E. J. Bushell	B. E. Green
E. B. Chesley	C. L. Hamilton
†L. J. Clark	R. Hardwick
*J. W. Collins	†R. W. Horne
*C. H. Dennis	*E. L. Kimball
G. Downie	H. J. Koniares
W. H. Fisher	N. MacInnis
M. R. Flynn, Jr.	A. W. Miner
R. P. Gabriel	*J. A. Plummer
*N. A. Gallagher	†C. F. Springall
*A. G. Gilman	L. T. West

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Tuesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton . <i>Treasurer</i>
James J. Hourihan	Louise T. Magee
George L. MacDonald	Wilbur L. Durocher, Jr.
Bowden G. Osborne	<i>Assistant Treasurers</i>
James N. Skinner <i>Vice Presidents</i>	
Gordon E. Peach <i>Clerk of Corporation</i>	

Trustees

*W. B. Ball	W. T. Lundegren
E. B. Brown	*G. L. MacDonald
J. E. Canniffe	†E. K. Murphy
L. E. Clark	B. G. Osborne
R. F. Cole, Jr.	G. A. Parker
†W. T. Foss	G. E. Peach
†C. W. Freeto	M. S. Reynolds
S. W. Hopkins	*J. N. Skinner
J. J. Hourihan	*W. S. Williams
*H. A. Johnson	

Deposits go on interest first business day of each month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Monday of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
John A. Frye	Percy G. Sharpe
Richard S. Temple <i>Vice Presidents</i>	David W. Potter <i>Assistant Treasurers</i>
Kendall G. Stephenson <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

Trustees

*J. G. Allen	A. E. LeMarbre
*E. F. Bigelow	H. A. Moineau
L. M. Craig	*H. S. Morse
C. T. Daley	*R. C. Morse
*R. H. Decker	G. L. Morte
*J. A. Frye	†C. J. O'Connell
R. B. Frye	†D. C. Provasoli
G. F. Grandi	K. G. Stephenson
*R. A. Johnson	R. S. Temple

Deposits go on interest tenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in April

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Joseph H. Edwards <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Howard L. King	Gage W. Russell
Raymond A. Gallant <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Philip A. Wilson <i>Clerk of Corporation</i>	

Trustees

J. F. Cleary	W. Naylor (Hon.)
R. O. Drechsler	H. F. Nordberg
*J. H. Edwards	J. G. Osmo
*R. A. Gallant	*F. E. Sanderson
R. A. Gallant	W. H. Soar
A. N. Hodgess	C. A. Stockbridge (Hon.)
J. A. Kennedy	*H. E. Tuttle
*H. L. King	†W. K. Walters
†J. V. King	†C. A. Wetherbee
N. J. Morton	P. A. Wilson

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Philip J. Coady <i>President</i>	Richard S. DeVeer <i>Treasurer</i>
Miah P. Crowley	Thomas F. O'Connor
George S. Rawlings <i>Vice Presidents</i>	Robert G. Lee <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

Trustees

H. J. Clarke	*E. B. Munro
*P. J. Coady	*R. P. O'Hanley
*M. P. Crowley	G. S. Rawlings
J. H. DeFina	G. B. Redding
R. S. DeVeer	*A. D. Risman
J. F. Fallon, Jr.	J. F. Rogers
E. J. Gaffey	†A. G. Stearns
H. E. Greenlaw	R. H. Tasker (Hon.)
†G. D. Hall	†J. J. Wyand
H. Karp	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

*Member of Board of Investment.
†Member of Auditing Committee.

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office

Corner of Main and Pleasant Streets, Millis

George Y. Robinson <i>President</i>	Wallace D. Wills <i>Treasurer</i>
John E. Kirby	Arthur P. Adams
Aaron W. Hobart <i>Vice Presidents</i>	Helen R. Watson <i>Assistant Treasurers</i>
Lloyd C. King <i>Clerk of Corporation</i>	George Y. Robinson <i>Chairman of Board</i>

Trustees

†H. W. Blethen, Jr.	S. M. King
R. L. Briggs	*J. E. Kirby
M. C. Glockner	J. R. Labaree
*D. M. Gould	E. MacCabe
†G. E. Harris	T. J. McCarthy
*A. W. Hobart	T. J. Moore
P. J. Kenney	*R. J. O'Donnell
†P. Jos. Kenney	*G. Y. Robinson
C. King	W. H. Simpson
C. A. King	W. D. Wills
L. C. King	

Deposits go on interest first business day of each month

Dividends are payable on or before March 15 and September 15

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
Lloyd B. Waring	Winship Billings
Lester C. Peabody <i>Vice Presidents</i>	Arthur W. McPherson <i>Assistant Treasurers</i>
George W. Newhall <i>Clerk of Corporation</i>	

Trustees

C. B. Bacall	L. C. Peabody
*R. H. Blanchard	*E. F. Proctor
*T. D. Canney	†A. W. Scott
H. R. Corey	†J. P. Smith
*R. D. Culver	*A. F. Thompson
A. F. Forsberg	†E. H. Twitchell
*L. C. Hennigar	*L. B. Waring
L. H. Keith	D. E. Washburn
T. J. McArdle	D. A. Welch
G. W. Newhall	H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

Annual meeting date as provided for in By-Laws fourth Tuesday in January

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills	Robert L. Eckert <i>Clerk of Corporation</i>
Ray T. Wallace	
Willard T. Kelly <i>Vice Presidents</i>	

Trustees

R. F. Amazeen	*W. T. Kelly
†W. L. Andrews	*C. H. Phillips
*R. L. Buzzell	R. J. Powers
†R. C. Calnan	F. L. Regis, Sr.
H. T. Daley	*F. L. Viccaro
R. L. Eckert	*R. T. Wallace
M. B. Hills	†H. M. Waterhouse
R. B. Kelly	C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Lewis F. Harding	Leslie M. Woodward <i>Assistant Treasurer</i>
Frederick S. Weston <i>Vice Presidents</i>	
John G. Howes <i>Clerk of Corporation</i>	

Trustees

S. F. Alger	T. F. Mendall
G. R. Austin	†D. G. Reed
F. J. Carey	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
R. O. Delano	G. W. Stetson
*L. F. Harding	†E. E. Thomas
†R. G. Hinkley	R. W. Tillson
J. G. Howes	C. P. Washburn, Jr.
H. C. Humphreys	*F. S. Weston
B. A. Iseminger	*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier <i>President</i>	Louis N. Ianzito <i>Treasurer</i>
Robert H. Curtiss	William W. Collier <i>Assistant Treasurer</i>
Percy L. Walker <i>Vice Presidents</i>	
Arthur W. Peterson <i>Clerk of Corporation</i>	

Trustees

*J. L. Carrier	A. W. Peterson
J. E. Carter	*G. A. Shaw
*R. H. Curtiss	R. T. Symonds
†M. J. DeCesare	*S. D. Vincent
*G. W. Ellis	P. L. Walker
†J. D. Gannett	†L. Zocchi

Deposits go on interest tenth day of the month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
third Thursday in October

MILLBURY

Millbury Savings Bank
105 Elm Street

Date of Incorporation, April 10, 1854

Baylis G. Aldrich <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Arthur L. Ducharme	Dudley F. Bowker <i>Assistant Treasurer</i>
Raymond R. Stevens <i>Vice Presidents</i>	
James B. Manning <i>Clerk of Corporation</i>	

Trustees

*B. G. Aldrich	J. B. Manning
*F. H. Barnett	†D. S. Smith
*C. C. Berthiaume	*R. R. Stevens
D. F. Bowker	G. B. Stowe
*A. L. Ducharme	†O. H. Stowe
N. G. Hodgman	†H. E. Swenson
*W. D. Horne	W. J. Wallis
W. W. Horne	

Deposits go on interest first business day of each month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws
third Wednesday in March

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
561 Adams Street

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Edward C. Johnson, II	Martha M. Wiswell
Walter S. Robbins <i>Vice Presidents</i>	Hazel Plunkett
Roland Gray, Jr. <i>Clerk of Corporation</i>	Warren A. Williams <i>Assistant Treasurers</i>
Walter S. Robbins <i>Chairman of Board</i>	

Trustees

B. R. Alexander	R. S. Hadlock
†C. F. Batchelder	*E. C. Johnson, II
†F. S. Brooks	H. W. King
G. J. Cronin	*A. J. Kinnealey
†P. F. Dudley	*W. S. Robbins
*E. Dyson	*R. H. Schmidt
A. Fay	*C. V. Vappi
F. B. Frederick	E. E. Wendell
J. Goostray	

Deposits go on interest last business day of each month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws
second Wednesday in April

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
John D. Aldrich <i>Exec. Vice President</i>	Edward A. Kozikowski <i>Assistant Treasurer</i>
Carlos C. McCray	Omer E. Bradway <i>Clerk of Corporation</i>
John P. Moriarty <i>Vice Presidents</i>	

Trustees

*J. D. Aldrich	*C. C. McCray
W. H. Anderson	W. D. McCray
O. E. Bradway	*J. P. Moriarty
†Y. H. Brown	J. J. Mullen
E. DeSantis	*C. H. F. Osborn
*F. B. Haley	†H. A. Pease
†T. J. Hilliard	G. E. Rogers
W. Kimber	S. L. Young

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws
first Wednesday in May

*Member of Board of Investment.
†Member of Auditing Committee.

MONTAGUE

Crocker Institution for Savings
52 Avenue A
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Marvin J. Haigis <i>Vice President</i>	Earle A. Brown <i>Clerk of Corporation</i>

Trustees

*A. Abercrombie	G. Koch (Hon.)
C. A. Bankwitz	†R. A. Lizotte
*A. J. Blood	*F. A. M. Milkey
†E. A. Brown	†P. D. Shanahan
G. E. Clapp	*L. J. Starbuck
J. A. Gunn	R. S. Tompkins
*M. J. Haigis	R. M. Trudel
E. E. Koch	S. Winch

Deposits go on interest first day of the month if made on or before the ninth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in January

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Douglas E. Knotts <i>Treasurer</i>
Ralph I. Bartlett	Cecil Richrod, Jr. <i>Assistant Treasurer</i>
Ormonde F. Ingall <i>Vice Presidents</i>	Alcon Chadwick <i>Chairman of Board</i>
Leroy H. True <i>Clerk of Corporation</i>	

Trustees

A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	O. F. Ingall
*R. I. Bartlett	†G. W. Jones
*A. Chadwick	D. E. Knotts
*C. C. Coffin	G. M. Lake
*H. B. Coleman	C. R. Morris
J. S. Conway	C. H. Murray
†A. F. Egan, Jr.	R. E. Sanguinetti
†W. A. Fordyce	*G. E. Taylor
J. J. Gardner, 2nd	L. H. True
N. P. Giffin	

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

Arthur B. Fair <i>President</i>	Karl A. Bremner <i>Treasurer</i>
George S. Hodgson	Lloyd A. Baker
Milton W. Fairbanks <i>Vice Presidents</i>	Stanley S. Cole
Thacher H. Fisk <i>Clerk of Corporation</i>	George E. Lamprey <i>Assistant Treasurers</i>

Arthur B. Fair
Chairman of Board

Trustees

K. A. Bremner	†T. H. Hoyt
*A. B. Fair	†F. A. Moeller
*M. W. Fairbanks	E. R. Noyes
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
*J. R. Hayes	E. C. Williams
†J. A. Hill, Jr.	*J. F. Yeager
*G. S. Hodgson	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday in April

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street

Date of Incorporation, April 14, 1855

Bruce Alexander <i>President</i>	Real R. Breton
James A. Collins	Edward Aspin
Karl P. Goodwin <i>Vice Presidents</i>	Clinton N. Tripp
Robert B. MacLeod <i>Clerk of Corporation</i>	Richard S. Marchisio
Wilbur R. Beane <i>Treasurer</i>	William H. H. Manchester <i>Assistant Treasurers</i>
	Bruce Alexander <i>Chairman of Board</i>

Trustees

F. Abramson	R. B. MacLeod
*B. Alexander	G. W. Parker
C. F. Broughton	W. E. Parker
J. M. Bullard	F. O. Quinn
*J. A. Collins	E. P. Read
M. M. Duff	J. H. Read
H. C. Dyer, Jr.	*W. K. Read
W. C. Gardner	*A. G. Seabury
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
†N. H. Hayes	*E. H. Wing
†W. R. Hindle	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Friday in December

*Member of Board of Investment.

†Member of Auditing Committee.

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices

1743 Acushnet Avenue

10 Rodney French Boulevard

821 Rockdale Avenue

169 Rockdale Avenue, Dartmouth

Gordon D. Larcom
President

John Carr
Treasurer

John F. Glennon

Donald M. Chace

John Carr

Philip F. Danforth, Jr.

Vice Presidents

Andrew B. Chase

James B. Buckley

Arnold R. Griffiths

Clerk of Corporation

Assistant Treasurers

Seabury Stanton
Chairman of Board

Trustees

C. G. Akin, Jr.

†E. S. Knowles

F. E. Anderson

*G. D. Larcom

C. Beckman

R. M. Mitchell

J. B. Buckley

*H. J. Perry

J. Carr

W. H. Potter

†A. D. Delano

*O. Prescott, Jr.

*P. C. Dirksen

F. Simpson

M. F. Downey

J. A. Smith

J. Duff, III

J. E. Stanton, III

*J. F. Glennon

*J. K. Stanton

J. J. Gobell

*S. Stanton

J. J. Hayes

*R. S. Stringer

†W. G. Hughes

M. Walter, Jr.

J. D. Kenney

E. T. Wilson

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

Institution for Savings, in Newburyport and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

Emery Hollerer
President

John H. Pramberg, Jr.
Treasurer

George L. Hosford

William H. Carter

Joseph W. Knapp

Clerk of Corporation

Willis F. Atkinson

Emery Hollerer

Vice Presidents

Chairman of Board

Trustees

L. E. Atkinson

R. R. McKinney

W. F. Atkinson

F. V. Noone

W. J. Bickford, Jr.

†H. W. Noyes

W. H. Carter

*W. R. Noyes

W. S. Currier

†A. S. Page, Jr.

M. L. Dodge

L. C. Peirce

*E. Hollerer

L. B. Phister

*G. L. Hosford

J. L. Potter

*R. B. Hoyt

J. H. Pramberg, Jr.

J. W. Knapp

†K. A. Reynolds

L. M. Little

H. R. Rogers

W. P. Lowell, Jr.

*M. B. Wood

Deposits go on interest fifteenth day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

Newburyport Five Cents Savings Bank
63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse
President

William H. Willis
Treasurer

Laurence Hayward

Frank L. Currier

William H. Willis

Assistant Treasurer

Edward E. Hicken

Charles W. Morse

Vice Presidents

Chairman of Board

Grace A. Stevens
Clerk of Corporation

Trustees

C. W. Armstrong

C. F. Leary

†J. T. Connolly

W. M. Lunt

F. L. Currier

*C. W. Morse

H. G. Currier

C. W. Morse, Jr.

R. B. Davenport

†B. Pearson

*E. Dunning

*B. Pearson, Jr.

L. Hayward

B. Poor

E. E. Hicken

E. C. Shepard

†M. K. Hoyt

R. A. Webb

†A. S. Johnson

J. H. Welch

*R. W. Johnson

*C. E. Whitley, Jr.

†A. V. Kelleher

W. H. Willis

Deposits go on interest first day of the month if made on or before the third day of the month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday in January

NEWTON

Newton Savings Bank
1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

Branch Offices

289 Washington Street

43 Lincoln Street, Newton Highlands

9 Boylston Street, Chestnut Hill

133 Chapel Street, Needham

571 Washington Street, Wellesley

Frederick C. Ober
President

Donald P. Frail
Ralph S. E. Sanguinetti

Vice Treasurers

Benjamin F. Louis

George W. Arbuckle

Frederick S. Bacon

David R. Donald

Douglass B. Francis

Richard L. Linden

Arnold E. Worth

H. Winston Mercer

Vice Presidents

Benjamin F. Louis

John S. Stevens

Treasurer

Raymond B. Thomas

Assistant Treasurers

Arthur K. Wells
Clerk of Corporation

Trustees

C. H. Alvord

*F. A. Hawkins

R. R. Amesbury

B. F. Louis

*W. R. Amesbury

R. M. Nichols

*F. S. Bacon

F. C. Ober

†E. G. Bates

L. S. Pruyne

J. M. Bierer

W. H. Raye, Jr.

R. M. Binney

W. H. Rice

H. S. Bothfeld

M. E. Sholkin

T. L. Buell

E. P. Stevenson

†D. J. Edwards

J. M. Tomb

F. L. Farwell

†W. H. Vogler

*D. B. Francis

C. H. Walker

N. I. Greene

A. K. Wells

H. W. Hardy

H. Whitmore, Jr.

H. Harwood

*R. A. Winslow

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws December seventh

*Member of Board of Investment.

†Member of Auditing Committee.

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase	Paul L. Shakespeare <i>Assistant Treasurer</i>
Maxwell P. Gaddis <i>Vice Presidents</i>	
Charles J. A. Wilson <i>Clerk of Corporation</i>	

Trustees

*E. G. Angevine	M. P. Gaddis
*R. P. Atwood	D. L. Gibbs
A. G. Barron	*J. W. Kellar
B. J. Bowen	*K. W. Rogers
*N. D. Bugbee	N. W. Swinton
*W. F. Chase	†R. Wengren
†D. Danner	C. J. A. Wilson
†R. L. FitzGerald	

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws Tuesday next preceding the second Wednesday in April

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street

Date of incorporation, April 26, 1848

Lloyd P. Tyrer <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr.	William A. Lesage
Bernard K. Garceau	Raymond P. Ranzoni <i>Assistant Treasurers</i>
James F. Burns <i>Vice Presidents</i>	John W. Bond <i>Chairman of Board</i>
L. Louis SanSoucie <i>Clerk of Corporation</i>	

Trustees

L. K. Berry, Jr.	H. J. Hewat
*J. W. Bond	G. H. Higgins
J. F. Burns	J. H. Hunter
†J. F. Campbell	R. A. Hunter
†E. H. Clark	P. F. Kittredge
H. W. Clark, II	†J. H. Lev
†J. Deans	T. W. Lewis
†M. L. Dempsey	R. I. Manuel
E. F. Flynn	A. O. Rosenthal
B. K. Garceau	L. L. SanSoucie
*P. J. Geraghty	†H. H. Schell
*H. S. Gordon	*L. P. Tyrer
V. H. Gordon	R. E. Wall
F. H. Hayden	*J. D. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in December

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Exec. Vice President</i>	Donald F. Donahue
Arthur W. Cook	Barbara C. Jager <i>Assistant Treasurers</i>
Edward L. O'Brien <i>Vice Presidents</i>	Erwin M. Hill <i>Clerk of Corporation</i>

Theodore F. Behringer
Chairman of Board

Trustees

*C. H. Addis	H. J. Forsander
†W. E. Bailey	†E. M. Hill
*T. F. Behringer	H. Jekanowski
*A. W. Borawski	†A. W. King
R. C. Callahan	E. L. O'Brien
S. Clark	J. E. O'Donnell
*A. W. Cook	*M. L. Sender
J. J. Curran	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Sidney F. Smith	Mabel M. Duval
Earle M. Parsons <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
John L. Banner <i>Clerk of Corporation</i>	Sterling R. Whitbeck <i>Chairman of Board</i>

Trustees

†J. L. Banner	*J. J. Kelleher
R. C. Barstow	W. G. Kimball
W. C. Bird	A. M. Livingstone
†S. M. Campbell	E. M. Parsons
C. DeBruler	*S. F. Smith
C. N. DeRose	L. A. Stevens
*H. A. Dragon	*E. R. Stone
†F. Goldstaub	D. D. Sullivan
D. B. Jennison	*S. R. Whitbeck

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday in November

*Member of Board of Investment.
†Member of Auditing Committee.

Northampton Institution for Savings
109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
Dana J. Lowd <i>Vice President</i>	Thomas P. Cahill Ulysse A. Lussier <i>Assistant Treasurers</i>
Kenneth B. Bowen <i>Clerk of Corporation</i>	

Edward T. Heaphy
Chairman of Board

Trustees

*E. L. Arnold	*E. T. Heaphy
†A. C. Bardwell	*D. J. Lowd
K. B. Bowen	F. P. Lyons
†T. F. Corriden	M. F. Narum
†W. E. Denny	*F. R. Plumb
W. W. Dunn	C. H. Salls
*E. P. Dunphy	J. A. Weidhaas

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
8 Park Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones	Everett G. Lees
Edward F. Kurtz	Marion E. Phinney
Albert P. Totten	Paul J. Silvia
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Laurence W. Wilkin
Clerk of Corporation

Trustees

W. B. Allen	*E. F. Kurtz
G. G. Bergh	E. F. Leach (Hon.)
*D. S. Bishop	P. F. Leach
E. H. Cummings, Jr.	*J. J. McCarte
*A. A. Gordon	†G. E. Nerney
*H. B. Gowen	*S. C. Rice
C. A. Howard, Jr.	H. H. Sweet
*J. W. Hull	†F. T. Westcott
H. P. Jones	†L. W. Wilkin

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in January

NORTHBRIDGE

Whitinsville Savings Bank
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872

Philip B. Walker <i>President</i>	Charles P. Bartlett William S. Gould Louis E. Hoisington <i>Assistant Treasurers</i>
J. Hugh Bolton Robert J. Frost <i>Vice Presidents</i>	Delwyn K. Barnes <i>Clerk of Corporation</i>
John T. Ransom <i>Treasurer</i>	

Trustees

†A. C. Adams	†L. M. Fuller
H. C. Andrews	*H. E. Hoyt
D. K. Barnes	*W. G. Kuekan
L. Beinema	H. Moss
J. H. Bolton	J. T. Ransom
J. H. Bolton, Jr.	W. Sharawara
*G. T. Brown	†W. A. Spratt
*W. C. Commons	*H. VanderBaan
W. P. Dutemple	*P. B. Walker
O. Francis	R. R. Wood
*R. J. Frost	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street

Date of Incorporation, March 3, 1854

Francis C. Rooney <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Linwood F. Fullam	Florence G. Cronin
Thomas F. Cuddy <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Edward W. Varnum
Clerk of Corporation

Trustees

A. L. Beaudette	*A. W. Krusell
†H. S. Bennett	J. W. Learnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	J. M. Richardson, Jr.
*L. F. Fullam	*F. C. Rooney
J. C. Griffith (Hon.)	B. M. Stevens (Hon.)
†F. D. Hayes	L. E. Toepfer
*L. A. Herard	E. W. Varnum

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

NORWELL

South Scituate Savings Bank
Main Street

Date of Incorporation, April 2, 1834

George C. Dumas
President

Kenneth L. Torrey
Treasurer

Henry R. Sewell
Vice President

Andrew G. Gordon
Clerk of Corporation

Trustees

E. Amazeen	*D. Richardson
R. Chandler	*H. Sewell
*G. Dumas	N. Tilden
†H. Fogg	K. Torrey
H. Ford	†H. Turner
†R. Gaudette	S. Vincent
*L. Phillips, 2nd	*A. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws first Friday of February

ORANGE

Orange Savings Bank
11 West Main Street

Date of Incorporation, March 30, 1871

Sidney N. Fletcher, Jr. (Office vacant)
President

Treasurer

Clarence W. Hayden
Vice President

Thomas R. Thompson
Assistant Treasurer

James R. Kimball
Clerk of Corporation

Trustees

N. F. Batchelor	R. MacGregor, Jr.
†J. T. Bone	*W. B. Oddy
J. E. Botti	L. Plotkin
E. E. Cormier	*G. T. Rosberry
*S. N. Fletcher, Jr.	*K. E. Smith
W. H. Gibbs (Hon.)	†R. E. Stowell
*C. W. Hayden	D. A. Witty
J. R. Kimball	E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws second Wednesday of February

PALMER

Palmer Savings Bank
485 North Main Street

Date of Incorporation, March 4, 1870

Earle A. Griswold
President

Gordon J. King
Treasurer

Herbert W. Bishop

Malcolm R. George

Robert L. McDonald

Carl E. Lindahl

Vice Presidents

Assistant Treasurers

C. Lenwood Walker
Clerk of Corporation

Trustees

*H. W. Bishop	*G. J. King
S. G. Brooks	†E. D. Landen
J. W. Duffy	*R. L. McDonald
†J. W. Gale	†A. B. Rathbone
*M. K. Gammons	S. Scudder
E. A. Griswold	F. A. Smith
*D. J. Horgan	C. L. Walker

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of November

PEABODY

Warren Five Cents Savings Bank
10 Main Street

Date of Incorporation, April 28, 1854
Branch Office

Northshore Shopping Center

Paul M. MacGregor
President

John J. Kline
Treasurer

Lucien G. Lewis
Norman V. Crane
Edmond H. Lalime
John J. Gallagher
Daniel N. Crowley
Vice Presidents

A. Louise Ellis
J. Norman Panall, Jr.
Hubert M. Snow, Jr.
Assistant Treasurers
Nathan F. Masterson
Clerk of Corporation

Paul M. MacGregor
Chairman of Board

Trustees

†A. J. Barry	*E. H. Lalime
†H. B. Bliss	L. G. Lewis
T. A. Brady	M. J. Lynch
H. G. Childs	*P. M. MacGregor
*N. V. Crane	†N. F. Masterson
*D. N. Crowley	*H. E. Trask
C. D. Farmer	N. M. Washburn
*J. J. Gallagher	†E. W. Weaver
C. W. Kessler	E. A. Woelfel
J. J. Kline	†E. J. Woelfel

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD

Berkshire County Savings Bank
24 North Street

Date of Incorporation, February 2, 1846

Gardner S. Morse
President

Thomas R. Carrington
Treasurer

J. Howard Fryer

Robert G. Disbrow

William T. Rice

Jane M. Hoag

Vice Presidents

Bayard S. Huntley

George P. Clayson

Donald B. Kuntz

Clerk of Corporation

Vernon L. Striebel, Jr.

Assistant Treasurers

Trustees

*W. E. Bagg, Jr.	*J. H. Fryer
†G. L. Brown	S. H. Jones
T. R. Carrington	*C. C. Loomis
†G. P. Clayson	†R. W. McCracken
*L. R. Connor	*G. S. Morse
*F. G. Crane	J. H. Rice
F. G. Crane, Jr.	*W. T. Rice
D. England, Jr.	A. S. Silverman

Deposits go on interest first business day of each month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws fourth Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Robert H. Bolza	Charles H. Benz, Jr.
Raymond G. LeBeau	Donald G. Butler
Kenneth W. Seyffer <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
John R. Tobey <i>Clerk of Corporation</i>	

Trustees

E. L. Amber	*L. S. Hayden
*A. R. Birchard, Jr.	G. D. Kittredge
R. H. Bolza	*C. F. Martin
*S. Boxer	F. E. May
B. Crane	C. B. Muzzy
†R. Crane	F. M. Myers, Jr.
W. B. Crawford	E. H. Neese, Jr.
†D. W. Curtis	*T. C. Nelson
S. England	†B. J. Sullivan
*P. K. Fodder	J. R. Tobey
W. R. Furey	

Deposits go on interest first day of each month except the months of January, May, July and November, which have nine grace days

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH
Plymouth Savings Bank
36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Warren M. Axford <i>Treasurer</i>
James A. White <i>Vice President</i>	Donald W. Heath <i>Assistant Treasurer</i>
Harold W. Baker <i>Clerk of Corporation</i>	

Trustees

W. M. Axford	R. W. Holm
†H. W. Baker	*H. H. Lanman
R. M. Briggs	†F. A. Randall
*T. Brink	G. E. Randall
*E. W. Burgess	A. D. Russell
O. L. Edes	A. V. Sgarzi
D. E. Eldridge	†R. W. Talbot
*A. G. Estes, Jr.	*J. A. White
M. H. Golden	

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Annual meeting date as provided for in By-Laws third Thursday of October

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices
Bay Road, South Duxbury
53 Summer Street, Kingston
1923 Ocean Street, Marshfield

Fred C. Newhall <i>President</i>	Robert D. Sampson <i>Treasurer</i>
Philip S. Barnes <i>Vice President</i>	Kendall S. Estes
	George W. Carter, Jr.
	<i>Assistant Treasurers</i>
Maurice A. Hall <i>Clerk of Corporation</i>	Philip S. Barnes <i>Chairman of Board</i>

Trustees

*P. S. Barnes	H. H. Hamilton
†H. A. Boyer	*F. C. Hilton
B. B. Bradley	A. H. Holmes
E. W. Brewster	*F. C. Newhall
S. H. Brewster	F. M. Rowell
*L. R. Briggs	B. J. Shepherd
W. J. Brown	†R. M. Shiff
†G. W. Cushman	M. Toabe
R. L. Drew	*H. C. Weston
M. A. Hall	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

PROVINCETOWN
Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young	Frank M. Oliveira
George F. Miller, Jr.	<i>Vice Treasurer</i>
<i>Vice Presidents</i>	Helen F. Rogers
	<i>Assistant Treasurer</i>
Herbert F. Mayo <i>Clerk of Corporation</i>	

Trustees

*S. J. Benson	*J. F. Rosentha
†D. H. Hiebert	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	*W. F. Silva
W. H. Paige	R. A. Welsh
†C. G. Peck, Jr.	M. C. Young
A. E. Ramey	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws third Monday of June

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office
371 Hancock Street, North Quincy

George H. Bonsall <i>President</i>	Frederick A. Sprowl <i>Treasurer</i>
Robert H. Fay	H. Maurice Hughes
Arnold O. Haskell <i>Vice Presidents</i>	O. Donald Gohl
Morgan Sargent <i>Clerk of Corporation</i>	Lindsay L. Tait <i>Assistant Treasurers</i>
	Arthur I. Burgess <i>Chairman of Board</i>

Trustees

*G. H. Bonsall	R. H. Fay
A. I. Burgess	†H. MacArthur
C. R. Burgin	†R. Porter
*T. S. Burgin	†G. D. Reardon
*W. G. Clark	M. Sargent
*R. M. Faxon	*J. D. Smith

Deposits go on interest fifth day of each month
Dividends are payable 1st Monday of January, April, July and October
Annual meeting date as provided for in By-Laws second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices
15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Roland H. Marden <i>President</i>	Walter C. Kane <i>Treasurer</i>
Albert C. Wilde	Richard L. Batchelder
Raymond E. Lyons <i>Vice Presidents</i>	Melvin S. Monson <i>Assistant Treasurers</i>
Charles F. Blakely <i>Clerk of Corporation</i>	

Trustees

*C. F. Blakely	*H. W. Macauley
†C. E. Claff	R. H. Marden
G. W. Hill	†R. R. McEvoy
W. C. Kane	†J. C. Webster, Jr.
†F. H. Lutz	*A. C. Wilde
*R. E. Lyons	*L. R. Wyman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws second Tuesday in April

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell <i>Vice President</i>	Richard C. Forrest <i>Assistant Treasurer</i>
E. Hayward Bliss <i>Clerk of Corporation</i>	

Trustees

C. H. Amon, Jr.	*K. C. Latham
E. H. Bliss	*G. M. Lothrop
*H. B. Currell	M. R. Meikle
W. H. Dee	*R. E. Stewart
J. B. Iverson	†C. Stratton
†K. R. Ivester	†F. D. Tanner
G. R. Larson	*P. G. Willcox

Deposits go on interest first business day of each month
Dividends are payable on and after March 10 and September 10
Annual meeting date as provided for in By-Laws third Monday in January

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
49 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Edward J. Phelps <i>Vice President</i>	John M. Ranney <i>Assistant Treasurer</i>
Russell Osgood <i>Clerk of Corporation</i>	

Trustees

J. H. Bourque	*E. J. Phelps
†A. R. Brewster	*R. T. Phillips
†D. S. Collins	N. A. Pool
*L. R. Curtis	J. M. Ranney
E. W. Harlow	J. F. Spence, Jr.
*M. W. Murrill	†J. Spurr
R. Osgood	*A. P. Wilcox
H. G. Perry	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 10 and October 10
Annual meeting date as provided for in By-Laws first Tuesday in December

ROCKPORT

Granite Savings Bank
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith <i>President</i>	J. Harry Mills <i>Treasurer</i>
J. Harry Mills <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>

M. Don Betts
Clerk of Corporation

Trustees

†R. M. Barker	G. N. Mackey
M. D. Betts	A. K. Marr
*A. S. Brown, Jr.	J. H. Mills
*C. G. Burbank	*N. O. B. Pearson
*A. R. Carlson	†J. B. Silva, Jr.
N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
F. W. Johnson	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

SALEM

Salem Savings Bank
125 Washington Street

Date of Incorporation, January 29, 1818

Branch Office
Highland Avenue

Edgar W. Johnson <i>President</i>	Charles H. Stevens, Jr. <i>Treasurer</i>
Leonard Clark	George W. Olson
Charles A. Whipple	Hollis B. Kuell
Francis J. Murphy <i>Vice Presidents</i>	Robert Petersen <i>Assistant Treasurers</i>

J. Grafton Kingsley
Clerk of Corporation

Trustees

C. N. Andrias	J. G. Kingsley
R. B. M. Barton	†N. M. Knowlton
W. Chisholm	*H. G. Macomber
*F. P. Clark	†I. J. Martin
*L. Clark	F. J. Murphy
H. E. Davenport	W. T. Quinlan
R. W. Estey	T. Simons
*J. E. Farley	C. H. Stevens, Jr.
J. E. Fellows, Jr.	C. F. Voorhees
†M. F. Flynn	W. B. Welch
H. S. Holcomb	*C. A. Whipple
*E. W. Johnson	

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

Salem Five Cents Savings Bank
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices

11 State Road
424 Essex Street
2 Bay Road, South Hamilton

Franklin A. Hebard <i>President</i>	Bertram U. Rice <i>Treasurer</i>
F. Carroll Sargent	Clayton W. Smith
Bradshaw Langmaid	Robert L. Howie
Alton P. Cole, Jr. <i>Vice Presidents</i>	Robert F. McGrath <i>Assistant Treasurers</i>

Albion B. Knowlton, Jr.
Clerk of Corporation

Trustees

L. Allen, Jr.	J. B. Hooper
A. E. Anderson	H. S. Knight
†W. K. Anderson	C. J. Kohn
B. T. Atwood, Jr.	*B. Langmaid
E. M. Batchelder	†C. A. Mayo
S. H. Batchelder	F. A. Meier
*R. E. Blake	F. H. Moore
W. J. Bursaw, Jr.	P. M. Pilcher
H. J. Callahan	A. P. Putnam
A. S. Elwell	B. U. Rice
H. S. Gilchrest	*F. C. Sargent
†A. Goodhue, Jr.	J. R. Serafini
H. J. Gourdeau	R. H. Thompson
C. F. Grush	*J. N. Welch
*F. A. Hebard	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1 and the last business day of October

Annual meeting date as provided for in By-Laws first Tuesday in May

SHELBURNE

Shelburne Falls Savings Bank
24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Florence B. Adler <i>Treasurer</i>
Henry L. Avery <i>Vice President</i>	Elwyn J. Ball <i>Chairman of Board</i>

Marjorie W. Peck
Clerk of Corporation

Trustees

F. B. Adler	J. W. Hoyt
†J. R. Amstein	D. H. Jones
H. L. Avery	P. R. Joyce
*E. J. Ball	W. E. Legate (Hon.)
E. W. Benjamin	†W. O. Loomis
H. F. Brown	*E. A. Milne
†H. E. Crosier	G. L. Mirick
R. E. Donelson	*E. D. Shippee
J. A. Dunnell	H. A. Suprenant
A. F. Eldridge	*G. E. Turton
E. R. Field	*F. S. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in October

*Member of Board of Investment.
†Member of Auditing Committee.

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley Earle B. Tinker <i>Vice Presidents</i>	Stephen J. Dowd <i>Assistant Treasurer</i>

David J. Kelley
Clerk of Corporation

Trustees

H. Celata	D. J. Kelley
†D. F. Choate, Jr.	R. V. Kiley
A. H. Curtis, 2nd	*A. J. Oliva
†J. H. Derby	*T. P. Russell
*A. H. Dolben	P. Sherman
A. L. Fisher	*H. E. Stevens
*H. P. Freeman	E. B. Tinker
R. W. Harris	R. W. Young
†C. I. Horton	

Deposits go on interest fifteenth day of each month
Dividends are payable April 20 and October 20
Annual meeting date as provided for in By-Laws
third Tuesday in November

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr. <i>President</i>	R. Jack Howard <i>Treasurer</i>
L. Roger Wentworth Frederick W. Hale <i>Vice Presidents</i>	Ernest S. Christian Arthur R. Hayward <i>Assistant Treasurers</i>
George S. Drew <i>Clerk of Corporation</i>	Charles J. Bateman, Jr. <i>Chairman of Board</i>

Trustees

M. F. Ahearn, Jr.	J. F. McGann
*C. J. Bateman, Jr.	L. J. McKay
H. E. Bowman (Hon.)	*C. F. Mitchell
†J. A. Daniels	T. W. Morse
†G. S. Drew	J. W. Pickering
F. W. Hale	†N. A. Ray
E. J. Hall	*H. E. Sullivan
R. J. Howard	L. R. Wentworth
*T. E. Kellar	*W. E. Young

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable June 1 and December 1
Annual meeting date as provided for in By-Laws
third Thursday of December

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Edward E. Williams <i>President</i>	William W. Horsley <i>Treasurer</i>
Robert U. Clemence <i>Vice President</i>	Stanley M. Cheney Carl M. Olson <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	Mafalda A. Comstock

Trustees

J. V. Achin	L. H. Lemmelin
P. Boehm	R. C. McKinstry
*J. N. Burnham	G. Mozley
L. D. Clemence	†J. J. O'Shaughnessy
*R. U. Clemence	*J. E. Rischitelli
J. K. Edwards	†F. O. Robson
J. D. Gallery	S. T. Sheard
P. Graf	*A. F. Smith
R. R. Grimwade	*E. E. Williams
W. W. Horsley	†S. W. Williams
O. J. Laliberte	

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws
first Monday in May

SPENCER

Spencer Savings Bank
176 Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Howard C. Boulton Leroy E. Latown Burton R. Smith <i>Vice Presidents</i>	Robert G. Worthington <i>Assistant Treasurer</i> Edwin L. Marsden <i>Clerk of Corporation</i>

William J. Heffernan
Chairman of Board

Trustees

†M. W. Bemis	E. L. Marsden
*H. C. Boulton	J. P. McGrath
F. O. Dufault	†J. C. McSherry
*W. J. Heffernan	*W. J. Reynolds
F. A. Hobbs	*B. R. Smith
*L. E. Latown	H. P. Starr
G. E. LeDoux	†G. D. Stone

Deposits go on interest first day of each month
Dividends are payable 1st Monday of May and
November
Annual meeting date as provided for in By-Laws
first Tuesday of June

SPRINGFIELD

Hampden Savings Bank 19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings Henry L. Waltermire <i>Assistant Treasurers</i>
Harvey R. Preston <i>Clerk of Corporation</i>	

Trustees

R. B. Atkinson	A. G. Medlicott
†H. C. Beaver, Jr.	*M. C. Peabody
C. L. Blake	†H. R. Preston
R. D. Clapp	*J. B. Richardson, Jr.
H. J. Collins	V. E. Quillard
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
*G. C. Holderness	A. B. Wallace, III
S. May	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fifteenth day of January

Springfield Five Cents Savings Bank 1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices

1899 Wilbraham Road
6 Somers Road, East Longmeadow

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy John A. Saunders <i>Vice Presidents</i>	Wilfred G. Luthgren <i>Assistant Treasurer</i>

Earl H. Paine
Clerk of Corporation

Trustees

N. Brown (Hon.)	*B. H. McMahon
*A. A. Carroll	T. V. Paige
†D. B. Collings	E. H. Paine
B. Corcoran (Hon.)	K. W. Perry
*R. W. Crowell	J. A. Saunders
E. C. Erickson	J. J. Shea, Jr.
G. J. Gallan	†E. E. Silver, Jr.
D. Gilmore	R. S. Spooner (Hon.)
*D. W. Gordon	G. W. Streeter, Jr.
*A. H. Hovey	R. K. Swett
R. Keeney, Jr.	N. Wallace
E. Kronvall (Hon.)	†F. W. Williams
A. C. McCarthy	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

Springfield Institution for Savings 1459 Main Street

Date of Incorporation, June 16, 1827

Branch Offices

561 Sumner Avenue
844 State Street
1360 Carew Street
9 Springfield Street, Agawam
724 Bliss Road, Longmeadow

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Charles G. Young John McP. Collins Theodore H. Hanchett William A. James Alfred E. Rowley <i>Vice Presidents</i>	A. Everett Winne <i>Vice Treasurer</i> C. Raymond Prothero William A. Blossom June M. Haskins Robert A. Cross John J. Rapalus <i>Assistant Treasurers</i>
Julius H. Appleton <i>Clerk of Corporation</i>	

Trustees

J. H. Appleton	A. Leeds (Hon.)
*R. A. Booth	†S. D. Parker
W. A. Collins	M. F. Peterson (Hon.)
*H. G. Dickey	F. S. Pillsbury
*L. W. Doherty	*A. Roberts
J. F. Egan	C. H. Schaaff
F. C. Emerson	†H. A. Sears
A. G. Erdman	*A. E. Steiger, Jr.
H. R. Feltham (Hon.)	E. H. Thomson (Hon.)
W. A. Hebert (Hon.)	†L. R. Wallace
M. I. Holstein	*C. G. Young
H. Isenburg (Hon.)	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

STONEHAM

Stoneham Savings Bank 359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wylie Gardt <i>Treasurer</i>
G. Ernest Bell Winston N. Prescott <i>Vice Presidents</i>	William H. Brock <i>Assistant Treasurer</i>

Philip A. Nelles, Jr.
Clerk of Corporation

Trustees

*M. E. Barron	E. B. Merrithew
*G. E. Bell	P. A. Nelles, Jr.
*F. S. Blanchard	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
A. G. Fuller	*W. N. Prescott
R. P. Hall	L. W. Scammon
D. W. Hanson	J. A. Wardwell
†E. C. Hunt	†J. T. Whittemore
E. W. Jefferson	R. A. Wills
†F. A. Lawson	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Monday preceding the last Sunday in April

*Member of Board of Investment.

†Member of Auditing Committee.

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Addison L. Jennings <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

Trustees

*H. Barker	†R. K. Martin
G. Cleathero	*A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*E. G. Gebelein	†R. H. Park
H. S. Hastings	W. R. Reed
A. L. Jennings	J. D. Robertson
J. W. Kirker	†R. C. Witherell
*G. H. M. LeRoy	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank
12-14 Court Street

Date of Incorporation, February 9, 1869

Walter H. Barker <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Richard E. Keefe <i>Vice President</i>	Clayton L. Reynolds
Thomas F. Corr <i>Clerk of Corporation</i>	Arthur T. Smerdon
	Arthur J. F. Tutton <i>Assistant Treasurers</i>

Trustees

*W. H. Barker	*R. E. Keefe
F. J. Bassett	†J. F. Leddy
R. B. Champagne	*G. M. Owen
G. F. Clapp	R. J. Park
T. F. Corr, Jr.	J. F. Parker
R. E. Deponte	*S. H. Rhodes
W. P. Dickerman	C. S. Robertson
*C. A. Eldridge	*G. M. Seemann
H. C. Gill, Jr.	S. P. Sowietki
†W. H. Gorey	†E. J. Sullivan
A. E. Gutman	

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot

Main Street, East Douglas

E. Raymond Newell <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Samuel R. Scott	Mildred E. Eastman
Robert E. Hamilton	Gordon E. Kollett
Richard S. Douglas <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich	G. W. Guertin
†E. Andrews	*R. E. Hamilton
*C. C. Ballou	R. O. Huddleston
J. E. Branigan	A. H. Johnson
W. G. Brown	*E. R. Newell
H. Buma	A. A. Sabatinelli
G. P. Carver, Jr.	*S. R. Scott
W. B. Chase	*L. S. Voss
†W. J. Crawley, Jr.	P. S. Wheelock
R. S. Douglas	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter	Gladys Parker <i>Assistant Treasurer</i>
Howard A. Jones <i>Vice Presidents</i>	William J. Lee <i>Clerk of Corporation</i>

Philip A. Perkins
Chairman of Board

Trustees

A. M. Anderson	W. J. Lee
†M. G. Beebe	H. S. MacLellan
*F. E. Carter	T. L. McManus
L. Day	A. S. North (Hon.)
G. J. Evans	*P. A. Perkins
E. H. Fairbanks	H. J. Skinner (Hon.)
S. Fisher	*W. R. Spaulding
G. F. Gardner	†M. F. Stoddard, Jr.
H. H. Hovey	R. H. Wingate
*H. A. Jones	J. B. Wiswall
*W. E. Jones	†K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth business day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws third Wednesday of February

*Member of Board of Investment.

†Member of Auditing Committee.

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices

432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

Benjamin F. Wood <i>President</i>	Philip A. Lashway <i>Vice Treasurer</i>
George P. Davis W. Hart Nichols <i>Vice Presidents</i>	Arthur M. Butler, Jr. Willard T. Crossman Frederic A. Lancto
George D. DeGrasse <i>Treasurer</i>	Ralph A. Sederquist <i>Assistant Treasurers</i>
Warren E. Glancy <i>Clerk of Corporation</i>	

Trustees

B. Bartlett	H. F. Howe
*C. G. Brewster	†L. J. Johnsen
G. P. Davis	*A. V. Mosher
G. D. DeGrasse	*W. H. Nichols
A. DeVincent	*J. F. Robinson
P. L. Flynn	B. E. Tyler
†W. E. Glancy	*B. F. Wood
†N. B. Goldberg	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month
Dividends are payable April 10 and October 10
Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Charles A. Pearce <i>Exec. Vice President</i>	Irene B. King <i>Assistant Treasurer</i>
Fulton Rindge, Jr. <i>Clerk of Corporation</i>	

Trustees

N. P. Benson	†F. J. Kardas
*J. H. Bryson	†J. F. Nields
*L. B. Campbell	C. A. Pearce
*L. R. Campbell	R. H. Quigley
C. T. Hinckley	*M. E. Richardson
*I. A. Hodgen	†F. Rindge, Jr.
*W. M. Hyde	H. R. Salem

Deposits go on interest first business day of the month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Monday in June

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, Falmouth

Frank L. Nickerson <i>President</i>	Francis P. Reed <i>Treasurer</i>
Arthur E. Griffin <i>Vice President</i>	Donald R. Eldridge Paul E. English
Herbert E. Hunziker <i>Clerk of Corporation</i>	Harry B. Metcalfe <i>Assistant Treasurers</i>
Frank L. Nickerson <i>Chair of Board</i>	

Trustees

*R. A. Anthony	M. B. Makepeace
†J. M. Balano	*F. MacGregor
T. H. Barth	*F. L. Nickerson
*E. A. Besse	*A. L. Pappi
†B. E. Cushing	F. P. Reed
L. M. Flanders	W. E. Rowley
H. L. Gibbs	†B. E. Shaw
W. L. Gray	*G. H. Smith
*A. E. Griffin	H. P. Smith
H. E. Hunziker	S. H. Wright
R. D. Kiernan	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws second Monday in January

WARREN

Warren Savings Bank
Main and River Streets

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Bertram W. Perkins John G. Rearick <i>Vice Presidents</i>	William N. Wright <i>Clerk of Corporation</i>
Charles E. Shepard <i>Chairman of Board</i>	

Trustees

P. F. Carroll	*B. W. Perkins, Sr.
†B. M. Covell	B. W. Perkins, Jr.
D. B. Gilman	A. T. Purinton
†W. McWhirter	*J. G. Rearick
I. W. Moore (Hon.)	*C. E. Shepard
†J. Orszulak	*V. B. Tuttle
R. R. Paine	W. G. Wood
*C. F. Pease	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws last Monday in April

*Member of Board of Investment.
†Member of Auditing Committee.

WATERTOWN

Watertown Savings Bank
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith	Marguerite M. Hooley
W. Stanley Field <i>Vice Presidents</i>	Robert B. Harris <i>Assistant Treasurers</i>
Roger T. Westcott <i>Clerk of Corporation</i>	

Trustees

*C. W. Chamberlain	S. P. Mugar
R. B. Chase	T. J. Scott
*L. S. Field	†B. L. Scribner
W. S. Field	*F. D. Shaw
†J. E. Heffernan	*H. A. Smith
*J. S. Hemphill	R. S. Sparrow
A. A. Huse	A. J. Torrielli
W. R. Kennedy	†G. B. Wellman
J. H. Lewis	R. T. Westcott
*W. I. Middleton	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

WEBSTER

Webster Five Cents Savings Bank
290 Main Street

Date of Incorporation, March 16, 1868

Branch Office
298 Main Street, Oxford

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Alexander Wylie	Margaret C. Canavan <i>Assistant Treasurer</i>
Lambert L. Gustafson	James L. Dugan <i>Clerk of Corporation</i>
Joseph M. Morse	
Francis E. Cassidy <i>Vice Presidents</i>	

Ralph K. Hubbard
Chairman of Board

Trustees

†H. C. Bartlett	D. W. Horsley
B. F. Brigandi	E. L. Hubbard
*W. A. Cash	*R. K. Hubbard
F. E. Cassidy	L. E. LeBoeuf
H. W. Crawford	*J. M. Morse
J. L. Dugan	†J. C. Prout
L. L. Gustafson	*G. F. White
†D. I. Hey	*A. Wylie

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws third Wednesday in May

WELLFLEET

Wellfleet Savings Bank
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Gladys R. Cassidy <i>Treasurer</i>
Charles E. Frazier, Jr.	Robert C. Dickinson <i>Assistant Treasurer</i>
Paul J. Lussier <i>Vice Presidents</i>	Cyril W. Downs <i>Chairman of Board</i>
Clarence S. Smith <i>Clerk of Corporation</i>	

Trustees

†H. W. Carlson	†C. E. Frazier, Jr.
B. C. Collins	*W. Hokkanen
*H. A. Curtis	K. E. Paine
*C. W. Downs	*W. R. Payne
*C. W. Downs, Jr.	†E. F. Rose
†J. R. Dyer, Jr.	†N. C. Young

Deposits go on interest twentieth day of the month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Friday in January

WESTBOROUGH

Westborough Savings Bank
33 West Main Street

Date of Incorporation, February 9, 1869

Branch Office
58 West Main Street, Northborough

Ellwood N. Hennessy <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
E. Irving Hulbert <i>Exec. Vice President</i>	Walter A. Kinell, Jr. <i>Vice Treasurer</i>
J. Baron Mason <i>Vice President</i>	Dorothy S. Hewey <i>Assistant Treasurer</i>
Edwin P. Fairbanks <i>Clerk of Corporation</i>	Ellwood N. Hennessy <i>Chairman of Board</i>

Trustees

*P. D. Blois	*J. B. Mason
†W. C. Blois	*J. G. Nason
G. H. Carlson	†D. Newton
†E. P. Fairbanks	*H. L. Paine
J. M. Foster	*H. K. Tufts
A. E. Gilman	R. S. Tyler
*E. N. Hennessy	W. P. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

*Member of Board of Investment.

†Member of Auditing Committee.

WESTFIELD

Westfield Savings Bank
100 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices
206 Park Street, West Springfield
27 Arnold Street

Arthur W. Knapp <i>President</i>	Ralph D. Neth <i>Treasurer</i>
Wesley L. Mitchell <i>Vice President</i>	Harris J. Bond Iris E. Fresco
Horace N. Fuller <i>Clerk of Corporation</i>	L. Melvin Gendreau <i>Assistant Treasurers</i>
Henry F. Burrows <i>Chairman of Board</i>	

Trustees

*H. F. Burrows	*A. W. Knapp
G. T. Chapman	C. C. McPherson
†W. C. Chisholm	W. L. Mitchell
N. A. Clarke	R. D. Neth
*D. C. Colton	*E. V. Oehlers
H. L. Drake	J. E. Reed
H. N. Fuller	†A. S. Rzewski
†F. H. Gath	H. K. Wakeman
*C. A. Godin	

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws
second Wednesday in April

Woronoco Savings Bank
31 Court Street

Date of Incorporation, May 5, 1871

Branch Office
College Highway, Southwick

Laurence W. Shattuck <i>President</i>	Roger L. Wolcott <i>Treasurer</i>
Roger L. Wolcott <i>Exec. Vice President</i>	Katherine L. Chapman James A. Rogers
Ralph S. Conner <i>Vice President</i>	Porter E. Taylor <i>Assistant Treasurers</i>
Andrew Anderson <i>Clerk of Corporation</i>	

Trustees

†J. A. Adams	E. A. Jensen
A. Anderson	*G. R. Keegan
T. M. Arnold	†A. Nesin
†O. C. Baker	F. R. O'Donnell
I. C. Barnes	K. S. Pease
J. W. Buckley	*G. W. Roraback
R. L. Cantell	H. Saffer
L. M. Clark	*L. W. Shattuck
*R. S. Conner	R. M. Wilcox
*G. B. Cowles	B. P. Wood
E. L. daSilva (Hon.)	

Deposits go on interest tenth day of the month if
made on or before the nineteenth day of the
month
Dividends are payable April 10 and October 10
Annual meeting date as provided for in By-Laws
third Wednesday in March

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)
Date of Incorporation, February 14, 1872

Joseph J. Holland <i>President</i>	(Office vacant) <i>Treasurer</i>
Robert H. Gaughen Ashley B. Jones <i>Vice Presidents</i>	Martha I. Belcher <i>Assistant Treasurer</i>

Alton L. Fahey
Clerk of Corporation

Trustees

F. L. Alden	G. E. Lane
J. Alden	W. F. Meara, Jr.
H. E. Bowmar	R. H. O'Brien
S. H. Casperson	†A. C. Osborn
†A. L. Fahey	E. A. Perry
*R. H. Gaughen	G. W. Perry
*J. J. Holland	R. Reidy
J. J. Holland, Jr.	†L. V. Smith
*A. B. Jones	

Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10
Annual meeting date as provided for in By-Laws
second Wednesday in April

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

Carl A. R. Lewis <i>President</i>	F. William Lawton <i>Treasurer</i>
F. William Lawton <i>Exec. Vice President</i>	George F. Gardner Arthur G. Martell
Clayton W. Nash Fred T. Barnes <i>Vice Presidents</i>	<i>Assistant Treasurers</i> William P. Fillebrown <i>Clerk of Corporation</i>

Carl A. R. Lewis
Chairman of Board

Trustees

*F. T. Barnes	H. Hoffman
A. O. Bicknell	F. W. Lawton
J. F. Chipman	*C. A. R. Lewis
J. H. Clapp	†C. L. McGaw
H. B. Coleman	*E. W. Moxon
J. M. Coleman	*C. W. Nash
†A. C. Fearing	*H. B. Nash
*J. W. Field	F. Ness
W. P. Fillebrown	*J. W. O'Donnell
H. I. Granger	†R. G. Parker

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July
10 and October 10
Annual meeting date as provided for in By-Laws
first Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
James P. Reilly Fred Belyea <i>Vice Presidents</i>	Ruth P. Bosien <i>Assistant Treasurer</i>
Francis M. Loud <i>Clerk of Corporation</i>	Frank M. Bryant <i>Chairman of Board</i>

Trustees

†F. Belyea	*C. W. Morrison
*F. M. Bryant	*J. P. Reilly
E. S. Cook	*N. J. Reilly
W. N. Flynt	J. C. Settles
L. Fulton	M. E. Sherman
E. B. Given, Jr.	*G. H. Thompson
F. M. Loud	R. C. Warmington
†W. McClelland	E. T. Wilson
†R. L. Morgan	

Deposits go on interest fifteenth day of each month

Dividends are payable 3rd Monday of March, June, September and December

Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Joseph W. Bjork <i>Exec. Vice President</i>	Warren R. Corliss Irene R. Smith <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

Trustees

J. W. Bjork	D. F. Leach
G. A. Brouillard	*R. K. Litchfield
*C. P. Burrill	†N. G. MacDonald
*W. B. Clark	*W. F. McCarthy
R. A. Conrad	W. J. McCarthy
R. B. Cooke (Hon.)	L. E. Millett
†A. S. Gilman	*H. L. Shepherd
H. L. Horte	H. C. Young
†H. S. Keith	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

(Office vacant) <i>President</i>	Harry W. Tower <i>Treasurer</i>
Roswell S. Jorgensen <i>Exec. Vice President</i>	Donald R. Packard <i>Assistant Treasurer</i>
Merwin F. Packard <i>Vice President</i>	Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

*H. R. Bisbee	T. F. Lenihan
†R. T. Bisbee	†H. F. Loud
†L. H. Cranson	D. S. Outhuse
C. M. Damon, Sr.	L. H. Packard
D. P. Healy	*M. F. Packard
R. S. Jorgensen	*W. H. Senecal
*H. S. Kellogg	R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Wednesday in December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	George D. Walker Lila L. Niles <i>Assistant Treasurers</i>

Wade W. Rudman
Clerk of Corporation

Trustees

†L. S. Blair	B. Mears (Hon.)
J. P. English	†N. Phelps
*S. E. Gardner	†P. G. Robbins
*C. B. Hall	W. W. Rudman
W. S. Hamilton (Hon.)	*L. Rudnick
P. S. Hart	L. S. Towne
*P. B. Jayne	L. G. Treadway (Hon.)
R. A. Mason	*P. P. Welanetz
T. M. McMahon	H. Wooster

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in September

*Member of Board of Investment.
†Member of Auditing Committee.

WINCHENDON

Winchendon Savings Bank
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

Trustees

†C. H. Abbott	K. M. Parks
*A. E. Anderson	†L. P. Prance
M. R. Bateman	*M. W. Smith
†W. D. Brown	H. E. Stearns
*C. D. Eldredge	E. M. Thompson
R. F. King, Jr.	K. B. White, Jr.
*J. W. Meyer, Jr.	*J. J. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. Ralph W. Hatch <i>Vice Presidents</i>	Nellie L. Ralph W. Donald Maxwell <i>Assistant Treasurers</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

Trustees

*P. F. Avery	R. W. Hatch
†S. Avery	W. B. Hersey
C. W. Bennett	†G. H. Hood, Jr.
J. W. Blackham	E. H. Kenerson (Hon.)
A. Broadhurst	R. B. Kittredge
W. L. Davis	C. L. Moore
*J. F. Dwinell, Jr.	*H. S. Richardson, Jr.
†A. O. Eaton	F. E. Smith (Hon.)
C. S. Eaton	*W. J. Speers, Jr.
M. T. Freeman	*P. P. Wadsworth
E. V. French	J. B. Willing
A. M. Gibson	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

WINTHROP

Winthrop Savings Bank
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Frank C. Gorman G. Malcolm McNeil <i>Vice Presidents</i>	Florence R. Cummings <i>Assistant Treasurer</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	

Trustees

D. M. Boylan	*H. J. Hyatt
L. S. Burke	†A. B. Marsh
M. L. Flinn	*G. M. McNeil
*F. C. Gorman	*A. J. Soper
J. Gregorie	†A. G. Sullivan
E. E. Hardy	E. R. Thomas
*A. W. Hodges	†J. K. Weiner
E. M. Howard	

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

Annual meeting date as provided for in By-Laws third Wednesday in January

WOBURN

Woburn Five Cents Savings Bank
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Alfred W. Peterson Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
Clerk of Corporation

Trustees

F. W. French, Jr.	†H. E. Marshall
F. A. Gifford	J. T. Martin
*J. C. Hodges	†R. E. Militzer
E. C. Holland	*A. W. Peterson
D. B. Johnson	†C. J. Peterson
H. M. Leen	*P. E. Skinner
R. E. Lentz	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

*Member of Board of Investment.

†Member of Auditing Committee.

WORCESTER**Bay State Savings Bank
28-30 Franklin Street**

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
John W. O'Meara Thomas L. Rooney <i>Vice Presidents</i>	Patricia A. Naumnik James M. Carpenter <i>Assistant Treasurers</i>
Robert R. Gallagher <i>Clerk of Corporation</i>	

Trustees

J. P. Coakley	*K. P. Higgins
W. M. Conlin	J. J. Ladden
E. J. Croce	J. J. Marshall
†J. J. Curran	*J. W. O'Meara
*W. B. Dennen	H. E. Prunier
C. N. Dewey	†R. C. Reidy
F. J. Donoghue	T. L. Rooney
*E. F. Donohue	†T. S. Shea
R. R. Gallagher	*F. J. Sullivan
F. S. Harvey	J. S. Toomey

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

**People's Savings Bank, in the city of Worcester
450 Main Street**

Date of Incorporation, May 13, 1864

Branch Offices**Webster Square Plaza****344 West Boylston Street, West Boylston**

Percy H. G. Harris <i>President</i>	Gordon H. Crossley <i>Treasurer</i>
H. Waite Hurlburt John F. Handfield <i>Vice Presidents</i>	Walter F. Brigham Robert W. LeBlanc <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	

Trustees

E. G. Bagley	*P. H. G. Harris
P. C. Beals	R. H. Harris
R. W. Booth	*C. D. Heywood
R. S. Bowditch	F. W. Howe, Jr.
*C. R. Brownell	H. W. Hurlburt
J. Z. Buckley	*P. M. Morgan
J. R. Carter	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. B. Davis, Jr.	†A. E. Rankin
J. P. Franklin	†G. Sessions
H. Gooch, Jr.	†F. W. Seymour
W. G. Hall	C. M. Stanley
J. F. Handfield	A. T. Wall
F. L. Harrington, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

Annual meeting date as provided for in By-Laws third Thursday in January

**Worcester County Institution for Savings
365 Main Street**

Date of Incorporation, February 8, 1828

Branch Offices**500 Pleasant Street
29 West Boylston Street
353 Grafton Street**

Arnold W. Conti <i>President</i>	Leon C. Gould <i>Vice Treasurer</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	James D. Watt John F. Gilbert George L. Emery Thomas E. Hillsgrave Frank A. Brown <i>Assistant Treasurers</i>
Stanley G. Quackenbush <i>Treasurer</i>	
C. Lane Goss <i>Chairman of Board</i>	

Trustees

F. T. Blake (Hon.)	†J. B. Lowell
E. L. Clifford	F. J. McGrath
A. W. Conti	R. W. Mirick
J. A. Crotty	M. Morgan
†R. Cushman	*A. Palmer
W. G. Davis	A. W. Rice
*P. Fletcher	C. Riley
R. S. Frost	W. H. Sawyer
B. B. Gilman	A. W. Smith
*C. L. Goss	†H. I. Spencer
R. F. Gow	R. W. Stoddard
R. G. Hess	B. C. Wheeler
H. B. Jefferson	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Tuesday of January

**Worcester Five Cents Savings Bank
316 Main Street**

Date of Incorporation, April 10, 1854

Branch Offices**21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury**

Richard N. Symonds <i>President</i>	Carl A. G. Anderson George R. Frye Donald A. Thomson Roger A. Starbard <i>Assistant Treasurers</i>
Ralph W. Hager <i>Vice President</i>	Walter G. Butler <i>Clerk of Corporation</i>
Frank R. Heath, Jr. <i>Treasurer</i>	

Trustees

*H. M. Booth	L. H. Lougee
†W. G. Butler	W. L. Macintosh
*E. B. Coghlin	W. M. Mill
R. J. Forkey	†G. T. Miller
R. W. Hager	G. A. O'Brien
*H. C. Hardy	P. M. Purrrington
†F. L. Harrington	*A. B. Reed
R. A. Heald	*R. N. Symonds
E. M. Hicks	*R. Washburn
J. M. Hogg	G. C. Whitney, II
W. C. Lane, Jr.	

Deposits go on interest first business day of each month if made on or before the tenth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank
315 Main Street
Date of Incorporation, May 15, 1851
Branch Offices
Lincoln Plaza, Lincoln Street
701 Southbridge Street, Auburn

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin <i>Vice President</i>	Clayton W. Adams Dean E. Storey Reid C. Preston <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

Trustees

C. S. Barton	C. Knight, Jr.
*N. T. Bascom	R. H. McColl
†F. T. Blake, Jr.	E. F. O'Brien
*J. W. Coghlin	*R. J. Rutherford
R. U. Cross	†R. E. Secord
†G. G. DeMallie	R. M. Spencer
*F. H. Dewey, Jr.	R. M. Stobbs
F. H. Dewey, 3rd	H. P. Storke
*R. E. Duffy	J. S. Tomajan
H. H. Forbes (Hon.)	M. E. Tuller
L. F. Harris	L. Wald
P. B. Heywood	W. J. Whipple
A. B. Holmstrom	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws second Monday in April

YARMOUTH
Bass River Savings Bank
307 Main Street
(South Yarmouth District)
Date of Incorporation, April 15, 1874
Branch Offices
338 Main Street, Hyannis
Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Nathan C. Austin
Paul M. Swift <i>Vice Presidents</i>	George F. Barabe
William P. Swift <i>Clerk of Corporation</i>	Herbert W. Berry
	Stafford I. Burrell
	Philip H. Schoener <i>Assistant Treasurers</i>

LeRoy W. Long
Chairman of Board

Trustees

E. W. Ambrose	*L. W. Long
*F. M. Angus	A. L. Lovequist
L. C. Antonellis	R. C. Macallister
J. E. Barnard, Jr.	†J. M. Newkirk, Jr.
T. Bearse	*R. H. Nye
T. L. Cottrell	W. J. O'Neil, Jr.
*N. Crowell	J. G. Pettit
P. Davenport	R. F. Raddin
E. R. Eastman	H. L. Small
F. A. Eldredge	*P. M. Swift
†E. R. Greene	W. P. Swift
H. L. Hayes, Jr.	L. Warren
G. B. Kelley	N. E. Welch
†W. C. Kelley	E. Winslow
*S. I. Lawrence	N. H. Wixon

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 5, April 5, July 5 and October 5
Annual meeting date as provided for in By-Laws second Monday in April

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, March 2, 1932

A. George Gilman <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
William Petersen <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
Norman F. Barrett <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

*N. F. Barrett	P. H. G. Harris
*N. T. Bascom	L. S. Hayden
*C. J. Bateman, Jr.	F. A. Hebard
C. Bigelow	J. W. Hull
*G. H. Bonsall	R. H. Keith
W. S. Brown	L. J. Lamont
E. P. Clark	*B. H. McMahon
A. Dresser	S. W. Parsons
*H. E. Fasser	C. M. Poore
*A. G. Gilman	L. C. Taylor
C. E. Goodhue, Jr.	

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	John S. Howe <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

Directors

N. F. Barrett	J. S. Howe
*G. H. Beever	*E. W. Johnson
S. D. Evans	W. Newcomb
G. C. Francis	W. H. Smith, 2nd
*M. L. Harris	*A. W. Soule
*P. H. G. Harris	

Savings Banks Employees Retirement Association
111 Devonshire Street

Organized February 3, 1944

Harold E. Hollingworth <i>President</i>	Neil MacInnis <i>Treasurer</i>
Robert S. Goldthwait <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

*J. H. Bacheller, Jr.	E. W. Johnson
N. F. Barrett	*N. MacInnis
C. E. Crawford	A. N. Nettleton
*R. S. Goldthwait	A. E. Rowley
*J. R. Goodwin	R. F. Sykes
*R. G. Granger	*R. N. Symonds
R. P. Gray	A. F. Thompson
*H. E. Hollingworth	R. L. Wolcott

*Executive Committee

*Member of Board of Investment.
†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.,
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1964

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$37,298 30	\$136,224 49
2	Due from banks	200,841 40	78,572 36
3	U. S. Government obligations, direct and fully guaranteed	4,805,812 27	4,345,044 20
4	State, county and municipal obligations	285,919 61	—
5	Other bonds, notes and debentures	791,342 62	22,245 00
6	Bank and fire insurance company stocks, etc.	854,969 17	324,060 21
7	Real estate loans (conventional)	7,871,857 02	6,730,409 30
8	G.I. loans (in-state)	1,184,508 73	128,095 34
9	F.H.A. loans (in-state)	1,289,078 33	37,740 83
10	G.I. loans (out-of-state)	—	1,194,584 98
11	F.H.A. loans (out-of-state)	838,930 47	383,152 98
12	Personal loans	—	204,202 01
13	Other loans	92,690 38	38,344 28
14	Banking premises	29,978 65	85,260 03
15	Furniture and fixtures	21,890 64	35,618 02
16	Other real estate owned, etc.	—	7,792 84
17	Taxes and insurance paid on mortgaged properties	278 80	41 80
18	Mortgage acquisition costs	—	450 00
19	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	28,215 62	5,796 12
22	Total	\$18,349,358 49	\$13,776,193 32
Liabilities			
23	Ordinary deposits	\$15,897,128 42	\$11,572,311 30
24	Special Notice Account deposits	—	488,473 62
25	Systematic Savings Account deposits	—	7,332 50
26	Club deposits	70,949 50	39,508 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	24,245 09	54,651 44
30	Due to mortgagors	105,837 91	92,180 36
31	Mortgagors' payments not applied	23,916 24	69,960 55
32	Net interim income	69,236 98	169,383 47
33	All other liabilities	1,801 85	1,832 49
34	Guaranty Fund	1,091,496 48	682,058 52
35	Percentage to total deposits	6.84	5.63
36	Other surplus accounts	\$1,064,746 02	\$598,500 57
37	Percentage to total deposits	6.67	4.94
38	Total	\$18,349,358 49	\$13,776,193 32
General Information			
39	Number of deposit accounts October 31, 1963	5,901	7,398
40	Number of deposit accounts opened during period	497	598
41	Number of deposit accounts closed during period	586	699
42	Number of accounts October 31, 1964	5,812	7,297
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$650,403 01	\$456,998 15
45	Number of deposits made during period	8,741	16,338
46	Number of withdrawals made during period	7,022	8,224
47	Amount deposited during period	\$3,169,665 81	\$2,570,170 95
48	Amount withdrawn during period	\$3,014,930 48	\$2,380,689 34
49	Average amount in each account	\$2,735 00	\$1,645 00
50	Number of real estate loans October 31	1,471	1,205
51	Average real estate loan	\$7,603 00	\$7,032 00
52	Number of other loans October 31	56	245
53	Average other loan	\$1,655 00	\$990 00
54	*Gross income received during period	\$878,398 87	\$616,342 09
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$85,115 23	\$41,936 14
56	*Bank building occupancy	15,951 61	11,047 77
57	Advertising	2,733 33	5,971 50
58	Contributions, etc.	1,760 58	1,980 87
59	State tax	1,906 94	1,999 10
60	Miscellaneous	34,829 94	25,391 32
61	Total of above costs per \$1,000 of deposits	8 95	7 32

*Includes 3% of amount invested in banking premises.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$54,482 72	\$165,270 47	\$384,347 34	\$384,540 87	\$38,238 03	1
478,379 10	296,456 60	233,260 92	449,793 99	549,829 83	2
4,631,902 11	7,537,412 60	6,859,942 72	8,169,188 60	8,128,613 37	3
—	—	—	2,246,284 84	—	4
1,669,571 77	741,385 42	693,473 33	1,662,524 82	546,652 82	5
813,079 81	942,794 17	870,666 17	1,741,297 80	643,130 24	6
3,801,726 20	16,934,692 90	14,432,160 04	18,832,850 90	10,300,302 46	7
307,725 66	642,904 64	6,389,784 50	15,471,899 85	313,280 72	8
—	389,634 83	5,809,679 56	8,380,728 11	—	9
—	2,558,731 51	1,068,939 13	1,355,653 10	—	10
—	3,240,904 76	714,373 46	1,315,121 63	—	11
—	81,604 91	266,654 16	130,554 67	13,415 20	12
222,465 59	642,766 18	1,012,891 61	305,698 86	292,795 02	13
17,322 47	51,268 77	112,092 35	486,281 98	41,460 89	14
10,241 23	29,587 38	133,397 48	117,358 50	7,125 66	15
5,676 43	1,034 01	10,636 66	22,577 07	14,763 41	16
322 00	—	—	—	—	17
—	6,067 83	—	171,552 57	84,706 36	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
2,096 60	35,796 38	301,044 11	195,428 06	3,451 07	21
\$12,035,631 10	\$34,343,455 94	\$39,347,323 94	\$61,509,801 69	\$20,996,373 04	22
\$10,535,885 86	\$25,706,890 66	\$29,012,268 93	\$43,927,435 81	\$18,514,250 47	23
—	4,244,273 00	5,914,258 28	11,001,616 92	—	24
—	—	—	—	—	25
11,724 00	121,656 50	29,459 00	380,827 00	25,306 00	26
—	—	200,000 00	—	—	27
—	—	—	—	—	28
—	152,679 77	85,318 97	102,598 34	6,088 77	29
61,619 69	389,469 20	681,213 91	400,085 00	32,669 23	30
32,054 70	62,353 50	218,924 32	538,082 05	79,680 69	31
8,249 84	482,600 42	48,403 96	212,995 61	—	32
8,166 37	1,462 28	10,694 27	26,485 87	651 66	33
783,861 00	1,860,727 70	1,851,000 00	2,697,686 07	1,213,000 00	34
7.43	6.19	5.30	4.88	6.54	35
594,069 64	1,321,342 91	1,295,782 30	2,221,989 02	1,124,726 22	36
5.63	4.39	3.71	4.02	6.07	37
\$12,035,631 10	\$34,343,455 94	\$39,347,323 94	\$61,509,801 69	\$20,996,373 04	38
7,756	14,127	16,851	38,063	9,326	39
460	2,709	3,049	4,263	630	40
588	1,926	2,353	4,211	671	41
7,628	14,910	17,547	38,115	9,285	42
4	4	4	3¾	4¼	43
\$400,603 08	\$1,075,477 12	\$1,291,870 44	\$1,982,661 23	\$735,928 75	44
12,225	36,643	62,385	113,274	20,290	45
7,468	22,860	27,809	66,844	10,058	46
\$1,828,463 74	\$12,207,920 49	\$12,203,374 06	\$21,110,455 65	\$3,597,241 36	47
\$2,011,003 29	\$10,554,812 34	\$10,890,898 23	\$20,015,293 19	\$3,047,774 75	48
\$1,376 00	\$2,009 00	\$1,980 00	\$1,441 00	\$1,994 00	49
686	2,223	2,627	4,995	1,277	50
\$5,990 00	\$10,691 00	\$10,816 00	\$9,080 00	\$8,311 00	51
149	478	996	435	243	52
\$1,493 00	\$1,515 00	\$1,284 00	\$1,003 00	\$1,260 00	53
\$517,452 52	\$1,540,581 16	\$1,777,040 16	\$2,793,423 84	\$918,350 46	54
\$39,615 49	\$109,737 97	\$163,286 35	\$326,664 22	\$46,088 59	55
10,753 74	21,160 99	32,241 22	77,052 41	15,336 48	56
2,314 97	15,955 57	23,676 46	26,138 16	5,222 77	57
600 00	570 00	5,516 42	10,533 03	275 00	58
7,486 54	21,962 22	5,539 71	8,714 50	—	59
23,949 46	75,214 93	90,136 96	149,919 84	26,077 05	60
8 04	8 17	9 17	10 91	5 02	61

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$33,523 16	\$8,599 36
2	Due from banks	190,314 39	46,764 65
3	U. S. Government obligations, direct and fully guaranteed	3,624,070 94	1,722,302 59
4	State, county and municipal obligations	817,102 66	—
5	Other bonds, notes and debentures	487,710 00	255,058 52
6	Bank and fire insurance company stocks, etc.	632,632 39	349,450 52
7	Real estate loans (conventional)	8,964,078 14	4,135,712 99
8	G.I. loans (in-state)	188,385 19	—
9	F.H.A. loans (in-state)	—	—
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	—	—
12	Personal loans	—	—
13	Other loans	602,073 48	65,806 59
14	Banking premises	44,058 19	34,149 22
15	Furniture and fixtures	10,002 47	3,045 11
16	Other real estate owned, etc.	—	617 70
17	Taxes and insurance paid on mortgaged properties	2,877 08	3,933 54
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,068 02	3,563 91
22	Total	\$15,617,582 32	\$6,637,857 70
Liabilities			
23	Ordinary deposits	\$13,787,733 16	\$5,841,946 89
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	115,747 00	15,273 75
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	—
30	Due to mortgagors	63,309 68	35,126 25
31	Mortgagors' payments not applied	49,055 19	16,652 07
32	Net interim income	208,526 71	83,208 14
33	All other liabilities	2,436 80	19 70
34	Guaranty Fund	790,000 00	336,949 65
35	Percentage to total deposits	5.68	5.75
36	Other surplus accounts	\$600,773 78	\$308,681 25
37	Percentage to total deposits	4.32	5.27
38	Total	\$15,617,582 32	\$6,637,857 70
General Information			
39	Number of deposit accounts October 31, 1963	8,708	3,291
40	Number of deposit accounts opened during period	807	260
41	Number of deposit accounts closed during period	877	347
42	Number of accounts October 31, 1964	8,638	3,204
43	Annual rate of ordinary and extra dividends paid during period	4¼	4¼
44	Amount of all dividends paid during period	\$534,988 50	\$236,448 56
45	Number of deposits made during period	19,768	4,568
46	Number of withdrawals made during period	10,556	2,596
47	Amount deposited during period	\$3,631,188 52	\$887,925 60
48	Amount withdrawn during period	\$3,246,591 03	\$916,934 22
49	Average amount in each account	\$1,596 00	\$1,823 00
50	Number of real estate loans October 31	1,393	739
51	Average real estate loan	\$6,570 00	\$5,596 00
52	Number of other loans October 31	209	53
53	Average other loan	\$2,881 00	\$1,241 00
54	*Gross income received during period	\$709,925 16	\$306,237 78
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$58,454 23	\$21,019 38
56	*Bank building occupancy	3,348 84	7,156 61
57	Advertising	1,957 75	1,847 45
58	Contributions, etc.	1,000 01	931 99
59	State tax	—	68 60
60	Miscellaneous	26,003 83	11,328 92
61	Total of above costs per \$1,000 of deposits	6 58	7 25

*Includes 3% of amount invested in banking premises.

BELMONT		BEVERLY	BOSTON		
BELMONT SAVINGS BANK		BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$143,021 55		\$91,252 49	\$875,035 71	\$341,763 31	1
304,106 44		294,755 92	1,539,567 98	286,457 53	2
5,658,493 92		10,946,977 74	111,204,657 12	14,444,592 87	3
—		499,879 61	1,862,282 69	—	4
241,232 50		2,997,949 61	3,022,095 75	707,995 91	5
886,823 53		2,406,720 13	10,114,153 64	1,667,409 40	6
14,297,980 32		19,381,378 64	140,258,011 15	13,549,378 53	7
820,893 21		16,324,619 40	73,262,687 25	5,954,225 94	8
—		4,719,767 33	43,958,544 54	695,136 21	9
—		—	81,188,363 99	2,043,015 52	10
—		—	100,439,101 82	4,938,450 41	11
18,773 92		190,754 27	4,464 78	—	12
335,768 42		654,248 40	5,980,498 40	846,953 31	13
105,787 51		102,217 48	1,587,376 94	102,888 85	14
28,120 87		38,315 83	598,550 60	45,291 00	15
—		22,952 34	733,074 25	451,469 86	16
1,075 64		231 10	—	—	17
33,262 73		90,116 61	674,779 61	43,861 97	18
21,290 07		57,430 82	630,139 72	46,489 59	19
3,500 00		1 00	—	1 00	20
8,688 48		11,136 68	188,409 66	107,977 33	21
\$22,908,819 11		\$58,830,705 40	\$578,121,795 60	\$46,273,358 54	22
\$20,737,802 96		\$50,729,837 67	\$422,131,835 37	\$41,447,375 51	23
—		—	93,503,667 34	297,392 68	24
—		—	—	—	25
242,580 00		162,259 80	—	330,892 00	26
—		—	—	—	27
—		—	—	—	28
7,725 69		23,362 12	3,556,645 81	187,693 20	29
23,527 00		551,989 73	13,937,545 87	110,760 10	30
—		1,729,828 64	454,866 19	153,687 25	31
262,145 66		86,454 55	748,595 25	541,066 93	32
10,455 96		22,565 11	2,032,823 02	10,603 03	33
908,000 00		3,304,000 00	27,014,000 00	1,977,000 00	34
4.33	6.49	—	5.24	4.70	35
716,581 84	2,220,407 78	—	14,741,816 75	1,216,887 84	36
3.42	4.36	—	2.86	2.89	37
\$22,908,819 11		\$58,830,705 40	\$578,121,795 60	\$46,273,358 54	38
13,862		23,732	171,251	22,533	39
1,264		2,401	29,000	1,978	40
1,265		2,367	30,707	2,832	41
13,861		23,766	169,544	21,679	42
4		4 3/8	4	4 1/8	43
\$749,936 48		\$2,046,160 59	\$19,789,673 49	\$1,634,886 66	44
41,509		75,666	428,852	52,879	45
23,074		51,710	294,510	35,066	46
\$7,206,112 92		\$13,632,670 13	\$193,175,038 61	\$9,837,281 90	47
\$6,424,622 87		\$11,730,815 51	\$181,867,949 77	\$10,875,351 82	48
\$1,488 00		\$2,135 00	\$3,041 00	\$1,926 00	49
1,193		3,846	36,821	2,513	50
\$12,673 00		\$10,511 00	\$11,925 00	\$10,816 00	51
243		880	1,316	248	52
\$1,459 00		\$960 00	\$4,548 00	\$3,415 00	53
\$1,066,493 60		\$2,625,116 22	\$25,378,874 58	\$2,160,548 61	54
\$80,908 80		\$194,624 67	\$1,212,270 62	\$197,157 91	55
22,733 61		20,714 01	474,783 68	32,499 23	56
5,365 24		15,439 04	198,740 99	4,618 66	57
3,478 44		6,123 39	37,500 00	1,104 00	58
—		547 23	559,089 25	31,720 50	59
61,314 06		111,965 28	786,539 98	123,695 60	60
8 39		6 89	6 34	9 36	61

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$566,356 18	\$364,444 40
2	Due from banks	2,186,746 29	3,672,213 38
3	U. S. Government obligations, direct and fully guaranteed	82,456,130 33	18,345,643 65
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	2,428,336 84	3,578,022 30
6	Bank and fire insurance company stocks, etc.	14,911,730 82	2,225,406 43
7	Real estate loans (conventional)	139,544,857 99	48,619,694 20
8	G.I. loans (in-state)	31,420,164 44	9,077,532 10
9	F.H.A. loans (in-state)	12,384,038 45	9,207,940 82
10	G.I. loans (out-of-state)	9,885,571 64	3,646,128 74
11	F.H.A. loans (out-of-state)	19,822,361 55	6,318,835 77
12	Personal loans	55,469 94	
13	Other loans	5,659,236 56	519,358 47
14	Banking premises	1,801,026 26	604,088 31
15	Furniture and fixtures	328,641 59	179,468 00
16	Other real estate owned, etc.	149,961 70	103,241 09
17	Taxes and insurance paid on mortgaged properties		
18	Mortgage acquisition costs	400,186 64	156,961 53
19	Mutual Savings Central Fund, Inc.	353,110 68	93,989 50
20	Deposit Insurance Fund	1 00	5,000 00
21	All other assets	855,666 18	696,934 12
22	Total	\$325,209,595 08	\$107,414,902 81
Liabilities			
23	Ordinary deposits	\$282,817,273 91	\$82,143,273 39
24	Special Notice Account deposits		10,788,890 06
25	Systematic Savings Account deposits		
26	Club deposits	375,553 25	1,353,746 00
27	Borrowed money		
28	Dividends on deposits, declared and unpaid		
29	Unearned discount	801,717 05	207,761 23
30	Due to mortgagors	5,625,363 43	1,718,058 87
31	Mortgagors' payments not applied	10,157,234 03	3,471,228 37
32	Net interim income	530,283 92	130,599 66
33	All other liabilities	187,327 04	98,372 54
34	Guaranty Fund	11,413,090 00	3,914,441 82
35	Percentage to total deposits	4.03	4.15
36	Other surplus accounts	\$13,301,752 45	\$3,588,530 87
37	Percentage to total deposits	4.70	3.81
38	Total	\$325,209,595 08	\$107,414,902 81
General Information			
39	Number of deposit accounts October 31, 1963	96,317	55,007
40	Number of deposit accounts opened during period	15,005	7,475
41	Number of deposit accounts closed during period	12,649	7,216
42	Number of accounts October 31, 1964	98,673	55,266
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$11,071,234 90	\$3,464,917 96
45	Number of deposits made during period	352,077	144,566
46	Number of withdrawals made during period	164,419	85,382
47	Amount deposited during period	\$82,487,171 95	\$34,761,375 93
48	Amount withdrawn during period	\$58,338,700 17	\$30,709,416 36
49	Average amount in each account	\$2,866 00	\$1,682 00
50	Number of real estate loans October 31	11,894	7,340
51	Average real estate loan	\$17,913 00	\$10,473 00
52	Number of other loans October 31	1,767	451
53	Average other loan	\$3,234 00	\$1,152 00
54	*Gross income received during period	\$14,093,574 30	\$4,679,463 33
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$889,777 76	\$380,055 83
56	*Bank building occupancy	274,721 95	105,098 78
57	Advertising	184,743 93	40,347 94
58	Contributions, etc.	28,919 73	2,750 00
59	State tax	51,220 88	47,242 55
60	Miscellaneous	419,161 63	194,047 70
61	Total of above costs per \$1,000 of deposits	6 53	8 28

*Includes 3% of amount invested in banking premises.

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$192,777 08	\$105,335 79	\$201,539 90	\$15,924 94	\$383,058 76	1
413,360 22	383,820 50	1,034,340 55	487,627 13	2,668,389 98	2
17,014,665 84	15,883,374 70	5,572,703 60	2,679,130 91	41,221,017 49	3
—	411,315 27	—	—	—	4
1,136,590 19	3,924,972 76	804,627 17	337,504 90	753,319 86	5
1,357,533 47	2,765,690 47	—	437,596 31	8,530,960 58	6
11,575,520 12	21,715,098 87	22,476,558 13	6,765,879 17	35,709,668 38	7
11,166,786 37	1,289,047 86	5,617,587 26	436,545 18	64,207,046 31	8
5,997,300 73	1,050,362 70	803,484 07	—	44,100,973 10	9
3,558,657 52	711,245 78	280,110 28	53,195 37	12,578,927 28	10
6,632,488 00	2,805,059 29	280,390 89	—	23,896,834 34	11
72 08	—	—	—	109,318 56	12
649,969 29	576,695 78	1,587,024 59	70,314 87	1,058,420 50	13
325,804 71	52,150 16	141,303 35	—	—	14
53,581 63	5,999 33	68,784 83	7,686 30	129,307 66	15
514,896 74	—	33 45	—	166,143 96	16
29 17	22,070 36	—	1,389 95	11 26	17
46,344 00	47,041 29	48,998 12	14,764 94	772,341 48	18
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	19
1 00	1 00	1 00	4,745 77	9,535 03	20
258,102 71	38,427 13	2,362 94	22 42	188,223 82	21
\$60,947,648 08	\$51,834,854 84	\$38,964,784 12	\$11,323,446 00	\$236,727,876 00	22
\$54,306,186 04	\$45,497,881 42	\$35,516,091 45	\$10,182,271 93	\$215,420,456 40	23
—	—	—	—	—	24
295,839 50	35,096 00	47,592 00	129,482 00	—	25
—	—	—	—	—	26
347,278 91	59,993 60	9,964 74	5,822 72	845,180 25	27
354,925 47	178,507 75	146,863 42	6,500 00	676,187 50	28
277,540 69	16,572 17	25,715 31	72,744 31	1,629,846 96	29
61,977 97	70,621 46	41,208 38	102,871 33	480,039 80	30
31,334 42	16,726 80	41,616 41	1,924 85	116,947 79	31
3,041,200 00	2,906,835 00	1,685,850 00	437,336 49	9,207,000 00	32
5.57	6.38	4.74	4.24	4.27	33
2,231,365 08	3,052,620 64	1,449,882 41	384,492 37	8,352,217 30	34
4.09	6.70	4.08	3.72	3.88	35
\$60,947,648 08	\$51,834,854 84	\$38,964,784 12	\$11,323,446 00	\$236,727,876 00	36
25,860	15,860	19,681	3,786	52,387	37
2,842	1,580	2,359	499	5,753	38
3,389	1,963	2,667	505	5,444	39
25,313	15,477	19,373	3,780	52,696	40
4 ³ / ₁₆	4 ³ / ₄	4 ³ / ₁₆	4 ¹ / ₄	4 ¹ / ₄	41
\$2,181,081 81	\$1,894,171 68	\$1,399,155 05	\$390,957 41	\$8,567,067 74	42
62,779	23,339	47,260	11,516	114,066	43
35,014	16,808	30,149	5,633	70,030	44
\$12,596,221 35	\$9,982,365 02	\$9,614,615 57	\$3,353,676 63	\$56,029,705 24	45
\$12,844,019 64	\$7,835,987 28	\$9,650,020 82	\$2,894,472 68	\$40,982,927 71	46
\$2,145 00	\$2,940 00	\$1,833 00	\$2,693 00	\$4,088 00	47
4.883	1,715	2,073	472	15,734	48
\$7,973 00	\$16,076 00	\$14,210 00	\$15,372 00	\$11,472 00	49
335	106	219	29	970	50
\$1,940 00	\$5,441 00	\$7,247 00	\$2,425 00	\$1,204 00	51
\$2,820,756 56	\$2,335,637 74	\$1,853,430 63	\$516,457 47	\$10,520,219 65	52
\$182,985 29	\$132,197 29	\$175,227 19	\$51,724 78	\$575,473 29	53
69,173 38	23,831 77	32,446 26	7,597 05	74,826 29	54
3,927 03	8,111 13	4,130 72	1,985 44	35,175 56	55
340 00	4,548 81	2,882 67	1,646 58	20,314 06	56
21,378 29	21,614 15	—	417 50	100,471 19	57
115,007 24	51,613 57	66,321 48	16,662 77	283,057 92	58
7 23	5 32	7 91	7 86	5 05	59
					60
					61

		BOSTON	
		THE HYDE PARK SAVINGS BANK	LINCOLN SAVINGS BANK
Assets			
1	Cash, checks and items	\$248,535 65	\$62,554 22
2	Due from banks	858,979 46	52,587 43
3	U. S. Government obligations, direct and fully guaranteed	8,814,978 90	1,098,825 02
4	State, county and municipal obligations	195,869 08	—
5	Other bonds, notes and debentures	535,904 68	—
6	Bank and fire insurance company stocks, etc.	1,605,060 31	131,805 53
7	Real estate loans (conventional)	9,813,804 48	3,241,207 17
8	G.I. loans (in-state)	2,265,168 15	620,874 71
9	F.H.A. loans (in-state)	1,089,358 92	—
10	G.I. loans (out-of-state)	1,177,254 19	—
11	F.H.A. loans (out-of-state)	2,427,581 17	—
12	Personal loans	158,500 32	17,197 77
13	Other loans	85,576 75	202,694 83
14	Banking premises	115,721 98	8,905 66
15	Furniture and fixtures	10,650 48	7,156 74
16	Other real estate owned, etc.	25,776 68	—
17	Taxes and insurance paid on mortgaged properties	—	3,047 67
18	Mortgage acquisition costs	—	3,717 41
19	Mutual Savings Central Fund, Inc.	29,349 52	6,141 72
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	3,159 22	28,319 11
22	Total	\$29,461,230 94	\$5,485,035 99
Liabilities			
23	Ordinary deposits	\$22,386,387 13	\$3,172,823 07
24	Special Notice Account deposits	3,007,876 11	1,443,388 47
25	Systematic Savings Account deposits	—	—
26	Club deposits	136,543 00	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	109,207 82	1,831 03
30	Due to mortgagors	53,165 00	1,950 00
31	Mortgagors' payments not applied	747,703 56	256,173 39
32	Net interim income	98,225 14	66,174 85
33	All other liabilities	4,056 05	9,201 03
34	Guaranty Fund	1,243,500 00	210,271 00
35	Percentage to total deposits	4.87	4.55
36	Other surplus accounts	1,674,567 13	323,223 15
37	Percentage to total deposits	6.56	7.00
38	Total	\$29,461,230 94	\$5,485,035 99
General Information			
39	Number of deposit accounts October 31, 1963	15,048	3,545
40	Number of deposit accounts opened during period	1,947	585
41	Number of deposit accounts closed during period	1,928	707
42	Number of accounts October 31, 1964	15,067	3,423
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$950,032 43	\$177,490 51
45	Number of deposits made during period	48,332	7,042
46	Number of withdrawals made during period	26,211	4,139
47	Amount deposited during period	\$9,743,443 60	\$1,215,933 51
48	Amount withdrawn during period	\$9,231,871 04	\$1,277,777 49
49	Average amount in each account	\$1,685 00	\$1,349 00
50	Number of real estate loans October 31	1,925	506
51	Average real estate loan	\$8,713 00	\$7,633 00
52	Number of other loans October 31	271	112
53	Average other loan	\$901 00	\$1,963 00
54	*Gross income received during period	\$1,313,062 82	\$243,268 72
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$133,095 17	\$27,334 60
56	*Bank building occupancy	14,745 37	5,829 61
57	Advertising	3,683 01	909 47
58	Contributions, etc.	275 00	633 34
59	State tax	13,845 29	—
60	Miscellaneous	50,237 48	19,463 97
61	Total of above costs per \$1,000 of deposits	8 50	11 73

*Includes 3% of amount invested in banking premises.

BOSTON

MASSACHUSETTS SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	
\$70,321 76	\$798,107 52	\$415,647 22	\$515,107 86	\$451,599 72	1
99,169 27	2,143,817 50	386,994 90	2,337,621 07	712,313 05	2
3,969,188 29	127,142,427 65	16,988,172 81	73,698,907 07	19,665,966 46	3
—	—	369,625 46	1,146,901 66	—	4
294,055 88	1,303,117 00	4,218,664 86	3,331,770 34	1,084,084 56	5
531,786 38	11,662,419 50	2,957,060 24	7,643,208 14	3,286,441 88	6
6,561,009 00	149,229,955 86	49,053,829 11	140,663,400 92	52,124,583 10	7
50,922 06	70,578,354 11	1,593,474 64	25,573,359 14	12,005,466 56	8
—	51,921,516 05	529,937 50	29,330,587 83	7,620,592 17	9
—	55,065,313 85	7,575,491 77	16,604,489 36	4,206,785 91	10
733,589 35	72,782,330 38	13,797,459 28	28,290,846 33	4,158,257 61	11
—	17,596 28	—	34,679 51	154,907 86	12
205,073 61	7,150,431 28	550,832 83	5,659,152 53	1,160,708 69	13
—	1,339,099 51	205,200 00	1,029,548 53	83,870 93	14
755 54	1,567,200 14	93,952 44	473,719 39	71,278 07	15
51,774 72	3,571,403 98	67,910 79	268,471 76	—	16
900 85	19,786 68	117,321 70	91 77	127 20	17
23,404 28	1,048,094 90	11,351 75	565,693 55	268,925 80	18
26,724 02	498,542 92	1 00	396,065 25	103,780 73	19
21,713 55	1 00	1 00	—	22,681 21	20
14,710 33	428,077 13	64,319 85	1,439,325 07	47,978 60	21
\$12,655,098 89	\$558,267,593 24	\$98,997,249 15	\$339,002,947 08	\$107,230,350 11	22
\$11,464,659 43	\$446,948,395 03	\$89,609,493 37	\$307,010,089 75	\$94,859,073 91	23
—	51,202,370 81	—	—	—	24
—	—	—	—	—	25
25,545 00	203,037 00	—	403,533 50	—	26
—	—	—	—	—	27
—	—	—	—	—	28
26,414 64	4,236,972 65	510,142 62	1,082,850 50	214,776 85	29
55,210 00	13,816,373 51	784,456 74	2,400,354 64	1,083,530 09	30
21,617 69	1,374,964 44	—	1,656,714 78	3,040,423 13	31
24,976 20	1,260,264 42	210,947 90	748,859 16	191,735 63	32
4,693 95	437,823 19	12,228 04	542,680 50	73,194 81	33
822,350 00	22,155,800 00	4,643,000 00	15,784,000 00	3,760,763 33	34
7.16	4.45	5.18	5.13	3.96	35
209,631 98	16,631,592 19	3,226,980 48	9,373,864 25	4,006,852 36	36
1.82	3.34	3.60	3.05	4.22	37
\$12,655,098 89	\$558,267,593 24	\$98,997,249 15	\$339,002,947 08	\$107,230,350 11	38
5,388	142,923	25,832	110,050	30,253	39
347	20,119	3,532	13,067	5,478	40
684	16,925	3,265	11,349	3,897	41
5,051	146,117	26,099	111,768	31,834	42
4	4 1/8	4 3/8	4 1/8	4 1/4	43
\$555,241 47	\$19,321,503 11	\$3,520,081 25	\$11,723,004 78	\$3,658,298 61	44
13,084	394,354	53,218	348,300	93,218	45
8,130	237,625	39,656	201,838	46,876	46
\$2,400,755 45	\$159,599,929 90	\$25,011,744 00	\$98,188,861 68	\$32,456,571 23	47
\$2,949,114 40	\$137,061,655 61	\$17,494,442 94	\$84,152,129 26	\$22,904,567 63	48
\$2,270 00	\$3,409 00	\$3,433 00	\$2,747 00	\$2,980 00	49
447	22,282	4,386	15,502	5,763	50
\$16,433 00	\$17,933 00	\$16,541 00	\$15,512 00	\$13,901 00	51
68	1,117	353	1,079	849	52
\$3,016 00	\$6,417 00	\$1,560 00	\$5,277 00	\$1,549 00	53
\$597,691 37	\$24,743,146 55	\$4,712,228 96	\$15,364,558 24	\$4,658,091 16	54
\$56,740 85	\$1,307,958 98	\$224,466 68	\$937,108 04	\$327,905 00	55
14,426 76	331,311 97	52,436 62	268,870 40	12,380 63	56
2,132 39	292,126 00	18,357 42	90,907 52	22,309 00	57
1,951 31	51,897 61	1,455 00	40,900 00	10,013 02	58
2,183 75	499,142 16	66,330 56	217,212 22	13,378 91	59
26,899 13	874,278 62	126,651 80	506,047 31	268,877 08	60
9 10	6 74	5 46	6 71	6 90	61

		BOSTON	
		WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK
Assets			
1	Cash, checks and items	\$358,071 62	\$162,136 91
2	Due from banks	1,030,917 60	597,441 80
3	U. S. Government obligations, direct and fully guaranteed	23,844,225 78	17,190,486 07
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	2,787,683 89	100,000 00
6	Bank and fire insurance company stocks, etc.	2,075,817 83	1,713,331 75
7	Real estate loans (conventional)	36,073,281 30	20,835,395 85
8	G.I. loans (in-state)	2,557,259 14	2,771,440 33
9	F.H.A. loans (in-state)	1,892,665 54	863,224 56
10	G.I. loans (out-of-state)	13,994,770 57	2,434,452 88
11	F.H.A. loans (out-of-state)	12,697,807 71	2,249,790 53
12	Personal loans	—	3,019 00
13	Other loans	664,886 96	275,610 04
14	Banking premises	309,212 36	83,940 57
15	Furniture and fixtures	56,234 52	22,320 87
16	Other real estate owned, etc.	104,524 18	11,257 23
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	87,636 34	43,224 80
19	Mutual Savings Central Fund, Inc.	125,459 23	72,193 27
20	Deposit Insurance Fund	64,111 57	7,440 09
21	All other assets	75,259 02	11,635 00
22	Total	\$98,799,825 16	\$49,448,341 55
Liabilities			
23	Ordinary deposits	\$80,264,421 54	\$34,219,200 44
24	Special Notice Account deposits	6,494,673 02	8,417,149 99
25	Systematic Savings Account deposits	—	—
26	Club deposits	526,347 00	255,924 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	604,135 00	66,067 51
30	Due to mortgagors	1,206,875 74	446,072 28
31	Mortgagors' payments not applied	1,849,918 92	608,856 86
32	Net interim income	200,539 06	816,970 26
33	All other liabilities	51,465 30	368,202 60
34	Guaranty Fund	4,654,700 00	2,665,953 25
35	Percentage to total deposits	5.33	6.22
36	Other surplus accounts	2,946,749 08	1,583,944 36
37	Percentage to total deposits	3.38	3.69
38	Total	\$98,799,825 16	\$49,448,341 55
General Information			
39	Number of deposit accounts October 31, 1963	32,683	17,728
40	Number of deposit accounts opened during period	2,959	2,336
41	Number of deposit accounts closed during period	4,580	3,073
42	Number of accounts October 31, 1964	31,062	16,991
43	Annual rate of ordinary and extra dividends paid during period	4 1/16	4
44	Amount of all dividends paid during period	\$3,457,221 93	\$1,563,990 91
45	Number of deposits made during period	85,062	35,737
46	Number of withdrawals made during period	42,343	18,971
47	Amount deposited during period	\$22,285,200 04	\$14,305,374 98
48	Amount withdrawn during period	\$23,988,223 32	\$13,406,810 85
49	Average amount in each account	\$2,793 00	\$2,509 00
50	Number of real estate loans October 31	4,397	2,573
51	Average real estate loan	\$15,286 00	\$11,330 00
52	Number of other loans October 31	224	138
53	Average other loan	\$2,968 00	\$2,019 00
54	*Gross income received during period	\$4,446,392 58	\$2,059,408 85
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$260,510 41	\$162,067 36
56	*Bank building occupancy	58,807 24	33,843 29
57	Advertising	11,532 56	22,451 52
58	Contributions, etc.	10,143 69	3,986 67
59	State tax	110,118 60	8,428 40
60	Miscellaneous	141,300 61	76,767 14
61	Total of above costs per \$1,000 of deposits	6 83	7 21

*Includes 3% of amount invested in banking premises.

BRAINTREE	BRIDGEWATER	BROCKTON		BROOKLINE	
THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	
\$41,815 26	\$99,503 85	\$199,114 46	\$192,706 06	\$525,270 16	1
385,369 58	156,866 77	1,009,310 24	352,162 52	383,107 61	2
2,552,096 65	2,495,785 21	10,100,939 32	5,829,254 65	8,406,404 05	3
85,055 08	—	41,740 54	—	—	4
122,297 74	270,270 62	1,064,831 92	183,669 09	4,818,713 58	5
90,458 19	516,647 41	2,412,764 42	1,541,730 34	3,251,175 44	6
9,440,545 53	8,643,074 86	19,900,674 62	16,345,502 32	35,902,482 54	7
1,257,685 02	1,891,088 62	5,194,290 13	2,619,713 55	7,521,024 40	8
752,615 76	316,427 48	7,759,527 04	—	2,426,008 72	9
—	—	—	974,289 42	—	10
428,990 98	—	—	564,554 51	—	11
26,669 20	104,742 83	312,345 73	98,370 59	—	12
329,819 50	264,897 02	1,234,772 04	427,356 98	915,416 38	13
233,000 00	123,134 01	292,982 22	79,113 59	95,061 77	14
57,000 00	16,185 05	183,432 54	47,081 06	60,449 03	15
35,746 74	—	34,584 23	7,375 73	13,135 57	16
132 50	310 03	5,321 72	400 50	—	17
2,040 00	—	20,300 69	59,744 85	216,955 52	18
14,843 09	19,181 37	39,319 10	40,107 94	79,931 28	19
1 00	4,518 11	1 00	1 00	—	20
41,541 22	16,288 67	48,052 59	12,235 58	8,780 59	21
\$15,897,723 04	\$14,938,921 91	\$49,854,304 55	\$29,375,370 28	\$64,623,916 64	22
\$12,910,161 30	\$13,067,141 54	\$40,435,177 40	\$23,281,311 47	\$57,104,647 99	23
1,133,615 89	—	4,073,770 78	2,192,758 16	—	24
—	—	—	—	—	25
64,152 00	137,207 50	367,136 50	93,756 50	519,434 50	26
—	—	—	—	—	27
—	—	—	—	—	28
32,961 04	20,881 10	46,589 46	15,602 01	—	29
219,404 27	117,654 20	345,501 48	791,426 98	1,167,670 17	30
85,203 67	90,848 20	162,740 05	138,580 88	211,672 83	31
47,698 36	—	69,196 72	—	129,243 63	32
67,473 22	15,215 27	65,320 38	10,753 08	48,464 92	33
645,500 00	752,200 00	2,408,100 00	1,365,250 00	3,254,364 09	34
4.58	5.69	5.37	5.34	5.65	35
691,553 29	737,774 10	1,880,771 78	1,485,931 20	2,188,418 51	36
4.90	5.58	4.19	5.81	3.80	37
\$15,897,723 04	\$14,938,921 91	\$49,854,304 55	\$29,375,370 28	\$64,623,916 64	38
8,412	8,784	24,360	13,889	26,338	39
983	1,052	3,915	1,175	2,760	40
840	826	3,234	1,666	3,386	41
8,555	9,010	25,041	13,398	25,712	42
4	4 ³ / ₁₆	4	4	4 ¹ / ₁₆	43
515,590 21	506,030 59	1,646,255 97	954,570 11	2,702,853 54	44
24,951	22,825	71,456	25,841	78,216	45
14,136	13,474	41,680	17,248	44,256	46
\$6,243,353 33	\$3,335,657 13	\$13,610,288 76	\$6,431,800 90	\$14,969,741 58	47
\$5,546,023 03	\$2,970,745 69	\$12,070,620 02	\$5,988,017 14	\$14,938,650 71	48
\$1,642 00	\$1,437 00	\$1,777 00	\$1,901 00	\$2,201 00	49
1,077	1,797	3,142	1,904	2,224	50
\$11,030 00	\$6,038 00	\$10,457 00	\$10,768 00	\$20,615 00	51
269	489	1,210	491	166	52
\$1,325 00	\$756 00	\$1,279 00	\$1,071 00	\$5,514 00	53
\$747,844 77	\$711,670 76	\$2,367,970 04	\$1,314,607 88	\$3,145,355 37	54
—	—	—	—	—	55
\$77,033 86	\$76,132 14	\$239,651 79	\$137,181 13	\$299,624 11	55
25,661 53	34,381 31	73,083 66	25,672 26	71,015 01	56
6,331 87	9,614 80	24,926 61	12,357 26	19,402 81	57
1,817 73	1,366 20	6,249 62	3,881 32	6,739 93	58
—	—	3,210 74	3,653 14	15,856 28	59
33,890 56	23,860 59	103,555 40	59,226 44	141,541 45	60
10 30	11 12	10 12	9 50	9 70	61

		CAMBRIDGE	
		CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK
Assets			
1	Cash, checks and items	\$345,912 41	\$401,741 66
2	Due from banks	999,460 38	722,227 20
3	U. S. Government obligations, direct and fully guaranteed	38,545,406 61	22,269,909 18
4	State, county and municipal obligations	444,465 05	679,654 99
5	Other bonds, notes and debentures	—	5,517,378 67
6	Bank and fire insurance company stocks, etc.	3,201,001 44	4,225,183 64
7	Real estate loans (conventional)	63,985,208 33	45,455,222 66
8	G.I. loans (in-state)	4,804,012 06	11,980,175 84
9	F.H.A. loans (in-state)	1,701,988 16	—
10	G.I. loans (out-of-state)	8,233,820 23	3,244,809 61
11	F.H.A. loans (out-of-state)	27,595,919 32	3,409,724 06
12	Personal loans	277,902 15	—
13	Other loans	841,998 69	233,999 40
14	Banking premises	361,185 48	315,920 20
15	Furniture and fixtures	71,670 79	219,944 32
16	Other real estate owned, etc.	27,298 25	14,160 86
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	256,454 59	235,053 26
19	Mutual Savings Central Fund, Inc.	181,930 26	84,700 41
20	Deposit Insurance Fund	—	1 00
21	All other assets	77,263 24	27,343 69
22	Total	\$151,952,897 44	\$99,037,150 65
Liabilities			
23	Ordinary deposits	\$97,664,598 66	\$86,950,173 08
24	Special Notice Account deposits	38,784,695 16	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	228,818 00	812,330 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	645,174 03	138,918 02
30	Due to mortgagors	797,582 91	523,062 41
31	Mortgagors' payments not applied	100,977 85	792,416 40
32	Net interim income	475,013 94	182,984 23
33	All other liabilities	60,285 46	17,343 30
34	Guaranty Fund	7,394,200 00	4,855,000 00
35	Percentage to total deposits	5.41	5.53
36	Other surplus accounts	5,801,551 43	4,764,923 21
37	Percentage to total deposits	4.24	5.43
38	Total	\$151,952,897 44	\$99,037,150 65
General Information			
39	Number of deposit accounts October 31, 1963	41,748	38,115
40	Number of deposit accounts opened during period	7,944	4,134
41	Number of deposit accounts closed during period	7,044	4,609
42	Number of accounts October 31, 1964	42,648	37,640
43	Annual rate of ordinary and extra dividends paid during period	4	4½
44	Amount of all dividends paid during period	\$5,153,949 78	\$3,506,260 88
45	Number of deposits made during period	117,915	109,545
46	Number of withdrawals made during period	85,270	74,351
47	Amount deposited during period	\$55,272,354 03	\$22,127,960 79
48	Amount withdrawn during period	\$44,077,054 82	\$19,777,937 82
49	Average amount in each account	\$3,199 00	\$2,310 00
50	Number of real estate loans October 31	7,871	5,111
51	Average real estate loan	\$13,508 00	\$12,540 00
52	Number of other loans October 31	1,053	187
53	Average other loan	\$1,064 00	\$1,251 00
54	*Gross income received during period	\$6,616,170 74	\$4,493,659 73
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$374,294 96	\$275,222 37
56	*Bank building occupancy	69,125 10	44,583 47
57	Advertising	16,921 70	11,872 72
58	Contributions, etc.	18,823 70	14,481 71
59	State tax	62,132 41	27,059 00
60	Miscellaneous	175,260 65	152,483 51
61	Total of above costs per \$1,000 of deposits	5 25	6 05

*Includes 3% of amount invested in banking premises.

CAMBRIDGE		CANTON	CHELSEA		
EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	
\$106,606 17	\$98,301 24	\$51,643 30	\$129,666 76	\$147,579 70	1
270,733 12	1,438,801 62	120,511 10	1,000,414 11	308,289 84	2
11,069,060 06	14,936,577 29	1,030,749 44	23,295,268 97	6,783,719 79	3
9,950 00	719,168 01	—	—	—	4
1,370,021 31	—	685,902 75	2,308,709 30	343,457 27	5
1,718,688 66	308,782 20	267,866 80	—	996,668 30	6
23,182,256 07	17,016,624 35	3,306,132 89	24,506,083 86	6,610,421 54	7
1,180,663 31	6,718,961 85	1,387,242 97	3,993,791 89	1,822,641 03	8
43,256 58	165,618 09	—	755,986 18	91,839 99	9
—	763,955 72	—	—	302,573 49	10
—	3,317,521 72	—	—	—	11
76,204 75	—	24,194 32	—	—	12
235,506 01	196,645 06	37,518 04	578,917 54	160,284 22	13
159,912 18	100,633 44	55,877 88	41,231 70	136,933 09	14
38,997 88	52,786 35	11,901 57	43,710 98	23,511 24	15
64,583 41	117,355 21	—	—	—	16
17,563 37	—	—	—	2,757 99	17
49,812 93	—	—	50,774 34	798 30	18
67,034 67	58,254 09	10,213 06	87,956 11	27,061 17	19
1 00	1 00	1 00	1 00	1 00	20
8,774 63	108,645 90	15,946 02	45,073 65	15,363 90	21
\$39,669,626 11	\$46,118,633 14	\$7,005,701 14	\$56,837,586 39	\$17,773,901 86	22
\$35,127,572 42	\$39,768,364 16	\$6,197,327 28	\$50,236,604 33	\$15,654,839 13	23
—	—	—	—	—	24
—	—	—	—	—	25
188,204 00	80,974 00	—	397,812 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
246 33	67,711 70	4,962 55	2,222 76	1,223 92	29
193,354 44	167,031 57	68,990 42	392,742 01	265,596 65	30
68,528 38	1,146,844 39	26,392 90	163,584 62	63,169 05	31
41,253 87	112,653 91	19,578 10	80,484 54	11,151 16	32
6,421 59	8,776 06	3,462 68	36,378 74	3,263 53	33
2,413,983 08	2,186,050 00	375,725 00	3,602,000 00	981,400 00	34
6.84	5.49	6.06	7.11	6.27	35
1,630,062 00	2,580,227 35	309,262 21	1,925,757 39	793,258 42	36
4.62	6.47	4.99	3.80	5.07	37
\$39,669,626 11	\$46,118,633 14	\$7,005,701 14	\$56,837,586 39	\$17,773,901 86	38
14,318	13,995	3,872	25,206	7,682	39
1,625	1,299	428	2,015	781	40
1,466	1,433	338	2,626	782	41
14,477	13,861	3,962	24,595	7,681	42
4 3/4	4 1/2	4	4 1/8	4	43
\$1,423,519 72	\$1,623,520 99	\$222,066 33	\$1,961,084 64	\$592,221 12	44
28,085	30,345	8,662	59,008	21,736	45
13,380	19,002	4,906	35,062	10,805	46
\$8,137,496 59	\$9,185,710 28	\$1,760,355 79	\$10,251,537 08	\$3,223,808 42	47
\$6,895,221 39	\$7,996,434 83	\$1,292,684 94	\$10,412,953 45	\$3,028,365 20	48
\$2,426 00	\$2,869 00	\$1,564 00	\$2,043 00	\$2,038 00	49
2,012	2,457	529	3,355	1,164	50
\$12,130 00	\$11,389 00	\$8,872 00	\$8,720 00	\$7,584 00	51
313	182	59	374	100	52
\$996 00	\$1,080 00	\$1,045 00	\$1,548 00	\$1,603 00	53
\$1,856,181 92	\$2,057,973 48	\$315,753 41	\$2,500,709 82	\$796,678 77	54
\$140,571 89	\$186,194 46	\$31,296 25	\$220,945 90	\$69,287 22	55
38,165 94	17,455 29	10,433 60	24,160 05	26,132 98	56
11,486 82	11,524 85	3,172 06	6,387 02	3,373 29	57
5,248 49	6,240 20	140 00	5,698 73	1,354 28	58
—	—	580 60	—	—	59
51,854 24	60,800 55	19,560 65	82,624 58	33,843 75	60
7 04	7 09	10 52	6 76	8 55	61

		CHICOPEE	
		CHICOPEE SAVINGS BANK	CHICOPEE FALLS SAVINGS BANK
Assets			
1	Cash, checks and items	\$149,029 36	\$135,117 93
2	Due from banks	516,097 32	464,002 40
3	U. S. Government obligations, direct and fully guaranteed	8,817,381 84	7,061,558 60
4	State, county and municipal obligations	—	10,000 00
5	Other bonds, notes and debentures	—	296,752 58
6	Bank and fire insurance company stocks, etc.	22,220 34	1,160,275 87
7	Real estate loans (conventional)	8,811,887 72	6,467,207 67
8	G.I. loans (in-state)	4,878,721 79	1,866,635 16
9	F.H.A. loans (in-state)	3,801,114 42	1,422,286 82
10	G.I. loans (out-of-state)	351,204 90	1,985,678 80
11	F.H.A. loans (out-of-state)	664,272 86	1,884,298 56
12	Personal loans	190,419 13	54,101 13
13	Other loans	344,603 49	261,171 95
14	Banking premises	127,623 25	132,886 49
15	Furniture and fixtures	37,797 50	18,510 69
16	Other real estate owned, etc.	10,862 69	18,041 51
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	218 60
19	Mutual Savings Central Fund, Inc.	32,207 47	27,949 82
20	Deposit Insurance Fund	1 00	7,285 16
21	All other assets	3,717 94	9,334 20
22	Total	\$28,759,163 02	\$23,283,313 94
Liabilities			
23	Ordinary deposits	\$22,943,539 49	\$19,129,437 46
24	Special Notice Account deposits	2,287,071 82	1,370,730 18
25	Systematic Savings Account deposits	—	—
26	Club deposits	178,063 50	159,380 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	88,468 26	123,017 70
30	Due to mortgagors	552,679 12	96,901 42
31	Mortgagors' payments not applied	—	85,457 97
32	Net interim income	332,317 90	278,437 39
33	All other liabilities	55,226 95	19,435 68
34	Guaranty Fund	1,060,561 63	1,189,025 00
35	Percentage to total deposits	4.17	5.76
36	Other surplus accounts	1,261,234 35	831,491 14
37	Percentage to total deposits	4.96	4.02
38	Total	\$28,759,163 02	\$23,283,313 94
General Information			
39	Number of deposit accounts October 31, 1963	12,786	10,295
40	Number of deposit accounts opened during period	2,495	1,315
41	Number of deposit accounts closed during period	2,380	1,639
42	Number of accounts October 31, 1964	12,901	9,971
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$946,106 97	\$775,544 94
45	Number of deposits made during period	33,467	22,569
46	Number of withdrawals made during period	13,638	12,968
47	Amount deposited during period	\$5,468,812 68	\$5,441,050 46
48	Amount withdrawn during period	\$4,929,591 48	\$5,383,649 93
49	Average amount in each account	\$1,937 00	\$2,037 00
50	Number of real estate loans October 31	2,233	1,633
51	Average real estate loan	\$8,288 00	\$8,344 00
52	Number of other loans October 31	611	340
53	Average other loan	\$876 00	\$927 00
54	*Gross income received during period	\$1,262,586 79	\$1,071,298 07
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$102,608 37	\$103,153 75
56	*Bank building occupancy	19,405 85	24,294 57
57	Advertising	12,346 23	11,488 08
58	Contributions, etc.	925 00	2,307 44
59	State tax	—	15,058 92
60	Miscellaneous	52,910 87	39,251 84
61	Total of above costs per \$1,000 of deposits	7 46	9 54

*Includes 3% of amount invested in banking premises.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
\$79,960 91	\$19,752 96	\$142,412 24	\$3,324 97	\$312,647 15	1
104,710 79	209,739 58	295,389 01	197,193 79	354,120 36	2
2,317,004 75	1,917,506 98	4,699,118 91	1,540,353 60	6,633,373 91	3
—	—	—	—	—	4
1,804,638 70	391,923 96	517,182 46	212,025 43	2,369,893 93	5
41,500 00	269,279 26	1,209,962 03	237,181 50	1,229,576 14	6
9,154,464 70	4,651,757 44	17,312,986 63	3,767,556 33	14,992,335 62	7
1,120,841 38	1,200,281 45	1,448,677 14	235,681 55	5,952,783 26	8
—	100,143 47	515,006 70	—	1,431,348 85	9
—	—	380,379 00	64,823 32	—	10
446,146 29	—	824,064 72	—	—	11
—	—	84,941 33	3,567 17	239,255 97	12
507,506 16	243,403 25	550,718 90	166,192 27	660,313 54	13
60,399 51	8,966 75	178,100 37	—	81,558 41	14
11,530 58	12,055 64	47,962 24	5,020 53	23,641 80	15
9,323 09	10,547 10	24,134 11	—	21,500 00	16
1,706 63	—	480 01	1,485 96	—	17
—	4,347 14	—	—	—	18
23,929 88	12,370 67	27,493 50	4,783 65	38,167 97	19
2,421 86	1 00	1 00	1 00	5,580 52	20
1,794 44	1,498 38	28,936 23	665 82	2,107 19	21
\$15,687,879 67	\$9,053,575 03	\$28,287,946 53	\$6,439,856 89	\$34,348,204 62	22
\$14,329,611 04	\$8,060,296 97	\$22,617,704 39	\$5,861,746 33	\$30,338,339 80	23
—	—	2,516,609 00	—	—	24
—	—	—	—	—	25
31,524 00	—	93,046 00	—	180,976 27	26
—	—	—	—	—	27
—	—	—	—	—	28
15,837 26	—	57,566 00	290 56	64,054 62	29
93,671 55	78,860 30	610,144 72	79,184 50	275,840 66	30
32,967 84	3,674 39	41,354 14	48,571 11	224,101 60	31
20,737 55	130,514 09	93,997 59	—	116,986 83	32
35 91	1,370 55	9,092 52	424 05	4,159 83	33
884,599 46	454,399 59	1,076,500 00	209,300 00	1,755,500 00	34
6.15	5.64	4.27	3.57	5.75	35
278,895 06	324,459 14	1,171,932 17	240,340 34	1,388,245 01	36
1.94	4.03	4.65	4.10	4.55	37
\$15,687,879 67	\$9,053,575 03	\$28,287,946 53	\$6,439,856 89	\$34,348,204 62	38
8,814	4,545	13,902	2,472	15,742	39
947	447	1,797	197	1,389	40
809	506	1,327	151	1,390	41
8,952	4,486	14,372	2,518	15,741	42
4	4 1/2	4 1/2	4	4 1/2	43
\$523,109 98	\$303,742 13	\$937,137 17	\$218,417 84	\$1,206,330 85	44
22,375	8,431	32,534	3,080	38,506	45
11,603	4,995	20,153	1,410	22,940	46
\$4,011,809 84	\$2,191,752 30	\$9,416,625 32	\$999,716 49	\$8,614,408 52	47
\$3,277,923 45	\$1,962,654 27	\$8,150,958 33	\$707,338 92	\$8,047,103 35	48
\$1,600 00	\$1,797 00	\$1,746 00	\$2,328 00	\$1,919 00	49
1,376	632	1,662	723	2,350	50
\$7,791 00	\$9,418 00	\$12,323 00	\$5,627 00	\$9,521 00	51
355	120	450	187	952	52
\$1,429 00	\$2,028 00	\$1,413 00	\$908 00	\$944 00	53
\$715,587 25	\$416,916 62	\$1,320,533 31	\$286,661 84	\$1,653,425 94	54
\$52,156 62	\$24,916 72	\$126,205 36	\$24,254 45	\$137,811 88	55
18,499 60	3,252 48	39,770 98	1,719 85	35,194 94	56
2,640 48	848 43	14,652 39	376 42	17,627 47	57
960 73	95 00	1,762 00	445 00	790 00	58
6,165 94	—	1,631 45	670 60	3,192 33	59
22,020 25	21,372 45	55,096 25	13,150 70	54,813 04	60
7 15	6 26	9 50	6 93	8 22	61

		DEDHAM	EAST BRIDGE- WATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
Assets			
1	Cash, checks and items	\$430,150 41	\$40,583 29
2	Due from banks	834,151 94	292,047 72
3	U. S. Government obligations, direct and fully guaranteed	18,317,236 16	2,416,084 28
4	State, county and municipal obligations	24,000 00	—
5	Other bonds, notes and debentures	730,664 06	56,675 56
6	Bank and fire insurance company stocks, etc.	1,174,144 38	220,604 60
7	Real estate loans (conventional)	31,229,548 14	7,881,809 72
8	G.I. loans (in-state)	3,880,213 93	639,196 77
9	F.H.A. loans (in-state)	1,431,580 74	—
10	G.I. loans (out-of-state)	1,519,188 60	232,769 03
11	F.H.A. loans (out-of-state)	1,935,410 67	460,523 72
12	Personal loans	—	59,974 22
13	Other loans	545,154 88	124,869 94
14	Banking premises	190,846 59	114,540 00
15	Furniture and fixtures	114,229 44	25,539 54
16	Other real estate owned, etc.	—	11,055 68
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	5,395 31	—
19	Mutual Savings Central Fund, Inc.	67,197 13	21,044 89
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	21,976 05	4,214 20
22	Total	\$62,451,089 43	\$12,601,534 16
Liabilities			
23	Ordinary deposits	\$49,046,992 30	\$11,187,653 04
24	Special Notice Account deposits	6,767,743 41	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	172,074 00	68,646 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	79,226 38	26,314 77
30	Due to mortgagors	601,940 21	151,243 12
31	Mortgagors' payments not applied	197,025 16	15,777 06
32	Net interim income	—	27,696 50
33	All other liabilities	21,017 15	5,802 90
34	Guaranty Fund	2,560,151 07	659,400 00
35	Percentage to total deposits	4.57	5.86
36	Other surplus accounts	3,004,919 75	459,000 27
37	Percentage to total deposits	5.37	4.08
38	Total	\$62,451,089 43	\$12,601,534 16
General Information			
39	Number of deposit accounts October 31, 1963	24,221	6,674
40	Number of deposit accounts opened during period	3,318	831
41	Number of deposit accounts closed during period	2,921	709
42	Number of accounts October 31, 1964	24,618	6,796
43	Annual rate of ordinary and extra dividends paid during period	4	4½
44	Amount of all dividends paid during period	\$2,088,064 03	\$435,468 24
45	Number of deposits made during period	64,620	15,972
46	Number of withdrawals made during period	33,955	9,758
47	Amount deposited during period	\$20,194,856 26	\$3,057,380 44
48	Amount withdrawn during period	\$18,531,615 83	\$2,921,407 72
49	Average amount in each account	\$2,267 00	\$1,640 00
50	Number of real estate loans October 31	3,742	1,243
51	Average real estate loan	\$10,688 00	\$7,413 00
52	Number of other loans October 31	140	278
53	Average other loan	\$3,893 00	\$664 00
54	*Gross income received during period	\$2,801,002 92	\$613,645 33
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$226,129 67	\$75,669 44
56	*Bank building occupancy	51,340 11	18,489 96
57	Advertising	12,916 86	4,797 51
58	Contributions, etc.	3,660 00	1,206 90
59	State tax	845 38	18 92
60	Miscellaneous	98,283 42	30,738 22
61	Total of above costs per \$1,000 of deposits	7 04	11 70

*Includes 3% of amount invested in banking premises.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
\$46,258 98	\$50,091 57	\$9,076 42	\$190,900 82	\$199,188 91	1
327,076 98	139,218 67	180,929 93	276,407 17	1,034,819 78	2
6,964,889 64	1,885,818 63	892,940 82	4,917,276 26	15,165,597 69	3
—	75,464 00	—	—	325,571 73	4
79,925 00	704,573 27	—	623,625 13	1,202,339 00	5
1,632,110 67	610,495 69	—	536,835 45	2,916,808 44	6
12,221,607 99	5,363,936 85	2,629,368 84	9,342,964 87	31,332,407 11	7
3,613,178 57	1,202,179 88	—	634,439 20	7,806 79	8
2,573,663 08	221,892 59	4,935 78	794,911 97	—	9
2,321,922 17	—	—	3,800,270 93	—	10
4,056,453 81	—	—	1,293,759 88	—	11
29,253 21	2,254 13	34,941 02	13,391 70	—	12
509,902 26	123,499 50	219,681 07	67,354 82	258,922 11	13
137,959 57	21,080 34	13,822 56	90,700 00	57,621 23	14
44,650 05	4,964 59	1,764 30	38,536 73	50,532 83	15
—	—	—	32,676 06	26,577 27	16
—	85 90	—	615 19	417 89	17
50,430 28	—	—	21,618 48	—	18
31,843 05	14,066 47	778 03	31,051 15	31,927 49	19
9,685 83	1 00	1 00	1 00	7,634 10	20
53,652 26	4,391 19	—	5,575 78	11,253 89	21
\$34,704,463 40	\$10,424,014 27	\$3,988,239 77	\$22,712,912 59	\$52,629,426 26	22
\$18,948,807 63	\$9,137,264 43	\$3,851,498 43	\$20,385,863 16	\$47,181,370 91	23
11,229,254 63	—	—	—	—	24
—	—	—	—	—	25
54,716 50	28,391 00	4,051 00	231,962 50	7,611 00	26
—	—	—	—	—	27
—	—	—	—	—	28
178,375 65	100 17	2,794 36	41,617 25	—	29
202,796 37	83,039 84	26,844 68	25,916 13	552,206 32	30
1,005,970 17	62,189 52	7,455 10	102,873 34	180,148 51	31
358,766 04	16,791 47	6,712 25	33,288 26	86,272 33	32
8,813 68	3,563 07	1,761 03	15,777 27	5,383 70	33
1,075,100 00	613,700 00	73,997 56	1,109,000 00	1,519,750 00	34
3.56	6.70	1.92	5.38	3.22	35
1,641,862 73	478,974 77	13,125 36	766,614 68	3,096,683 49	36
5.43	5.23	.34	3.72	6.56	37
\$34,704,463 40	\$10,424,014 27	\$3,988,239 77	\$22,712,912 59	\$52,629,426 26	38
12,360	4,647	1,969	12,647	15,885	39
2,622	487	258	1,218	1,852	40
2,380	417	125	1,526	1,226	41
12,602	4,717	2,102	12,339	16,511	42
4 1/4	4 1/4	4	4	4 3/8	43
\$1,134,631 84	\$357,748 23	\$131,012 91	\$757,277 45	\$1,833,686 07	44
48,677	10,005	4,610	25,726	37,392	45
17,555	5,897	2,488	14,282	20,577	46
\$9,432,272 05	\$2,401,217 71	\$1,430,695 24	\$5,107,715 78	\$13,228,990 51	47
\$6,537,881 41	\$2,036,903 47	\$929,613 46	\$4,729,851 11	\$9,105,187 18	48
\$2,395 00	\$1,929 00	\$1,801 00	\$1,645 00	\$2,858 00	49
3,120	864	384	1,723	4,298	50
\$7,944 00	\$7,856 00	\$6,860 00	\$9,208 00	\$7,292 00	51
349	103	170	71	308	52
\$1,545 00	\$1,221 00	\$1,498 00	\$1,137 00	\$841 00	53
\$1,524,086 27	\$478,585 25	\$183,640 97	\$1,026,633 75	\$2,354,202 71	54
\$111,537 15	\$42,741 55	\$15,697 98	\$91,371 69	\$142,892 84	55
22,035 24	4,428 14	2,849 53	18,484 88	11,851 26	56
5,700 93	6,142 30	1,180 96	5,678 95	4,060 62	57
3,939 56	125 00	288 34	180 00	5,135 00	58
15,793 60	79 32	1,280 95	25,973 50	2,407 97	59
51,483 16	19,077 57	9,470 59	40,357 45	67,914 47	60
6 98	7 94	7 99	8 93	4 97	61

		FALL RIVER	
		THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
Assets			
1	Cash, checks and items	\$187,437 57	\$115,399 41
2	Due from banks	335,351 54	447,705 85
3	U. S. Government obligations, direct and fully guaranteed	17,768,963 04	11,766,053 03
4	State, county and municipal obligations	25,000 00	81,212 14
5	Other bonds, notes and debentures	2,751,269 39	3,662,095 75
6	Bank and fire insurance company stocks, etc.	2,794,357 34	846,177 57
7	Real estate loans (conventional)	11,740,443 81	15,805,561 18
8	G.I. loans (in-state)	4,980,597 96	2,272,321 57
9	F.H.A. loans (in-state)	7,621,209 93	775,809 69
10	G.I. loans (out-of-state)	691,590 62	2,731,060 41
11	F.H.A. loans (out-of-state)	3,057,957 18	2,600,859 85
12	Personal loans	88,534 36	—
13	Other loans	669,535 18	367,056 33
14	Banking premises	275,841 70	116,875 53
15	Furniture and fixtures	16,535 63	35,663 13
16	Other real estate owned, etc.	59,738 78	19,769 86
17	Taxes and insurance paid on mortgaged properties	—	4,082 12
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	78,468 16	66,382 94
20	Deposit Insurance Fund	8,344 95	1 00
21	All other assets	40,422 10	9,963 45
22	Total	\$53,191,599 24	\$41,724,050 81
Liabilities			
23	Ordinary deposits	\$42,482,323 87	\$32,522,247 80
24	Special Notice Account deposits	3,592,364 64	3,732,351 73
25	Systematic Savings Account deposits	—	—
26	Club deposits	128,161 50	80,145 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	156,792 49	175,950 67
30	Due to mortgagors	531,136 65	733,568 76
31	Mortgagors' payments not applied	122,968 42	95,573 85
32	Net interim income	912,220 88	90,306 08
33	All other liabilities	1,974 34	14,250 44
34	Guaranty Fund	3,339,835 93	2,646,941 45
35	Percentage to total deposits	7.23	7.28
36	Other surplus accounts	1,923,820 52	1,632,714 53
37	Percentage to total deposits	4.16	4.49
38	Total	\$53,191,599 24	\$41,724,050 81
General Information			
39	Number of deposit accounts October 31, 1963	18,495	17,442
40	Number of deposit accounts opened during period	1,437	2,019
41	Number of deposit accounts closed during period	1,974	3,314
42	Number of accounts October 31, 1964	17,958	16,147
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,767,982 11	\$1,369,691 52
45	Number of deposits made during period	28,186	33,389
46	Number of withdrawals made during period	19,936	15,443
47	Amount deposited during period	\$11,065,034 01	\$7,847,675 98
48	Amount withdrawn during period	\$11,815,636 25	\$7,232,260 94
49	Average amount in each account	\$2,566 00	\$2,241 00
50	Number of real estate loans October 31	3,265	2,570
51	Average real estate loan	\$8,604 00	\$9,410 00
52	Number of other loans October 31	580	248
53	Average other loan	\$1,307 00	\$1,480 00
54	*Gross income received during period	\$2,357,186 97	\$1,850,944 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$145,483 80	\$123,438 49
56	*Bank building occupancy	39,748 49	28,220 83
57	Advertising	13,615 47	8,987 44
58	Contributions, etc.	4,900 00	7,362 25
59	State tax	66,320 97	43,681 07
60	Miscellaneous	75,884 68	57,355 31
61	Total of above costs per \$1,000 of deposits	7 52	7 42

*Includes 3% of amount invested in banking premises.

FALL RIVER		FITCHBURG		FOXBOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
\$141,663 63	\$376,869 06	\$392,828 81	\$206,639 17	\$35,698 30	1
256,156 96	349,930 25	280,139 26	748,618 86	46,076 08	2
8,623,303 24	6,052,749 69	9,197,765 25	12,520,781 02	1,245,465 61	3
—	—	—	356,009 15	10,045 87	4
583,323 74	866,402 75	—	855,832 90	527,863 43	5
1,159,657 67	789,580 60	2,211,288 28	2,897,621 87	291,267 66	6
12,168,131 01	14,917,112 59	20,293,747 36	29,074,301 76	5,223,817 05	7
1,063,659 71	635,570 88	3,914,232 09	1,793,801 66	679,686 31	8
659,379 70	25,094 05	3,378,210 60	485,246 50	—	9
1,761,787 18	—	2,502,841 01	—	—	10
2,781,964 87	—	1,994,503 97	—	—	11
73,456 04	—	269,041 94	68,791 53	9,939 00	12
776,706 57	588,541 82	363,033 82	374,052 03	95,840 49	13
131,091 97	108,950 00	656,712 25	379,826 54	61,481 20	14
16,539 18	7,550 00	119,845 83	26,580 83	37,573 38	15
13,127 98	—	6,973 41	4,992 33	—	16
—	7,419 21	—	250 93	446 61	17
28,523 16	—	857 14	—	—	18
1 00	42,106 13	53,597 22	79,227 99	10,067 99	19
12,176 52	1 00	—	1 00	1 00	20
—	6,454 77	31,084 99	11,525 24	3,008 26	21
\$30,250,650 13	\$24,774,332 80	\$45,666,703 23	\$49,884,101 31	\$8,278,278 24	22
\$24,369,752 87	\$20,156,528 40	\$30,720,534 03	\$35,836,079 61	\$7,428,180 68	23
1,879,330 58	1,399,345 25	9,751,831 35	7,525,084 79	—	24
—	—	—	—	—	25
9,288 00	296,367 00	97,024 46	164,364 00	3,462 00	26
—	—	—	—	—	27
—	—	—	—	—	28
67,015 61	14,681 26	109,684 10	6,261 46	1,644 73	29
330,601 54	356,167 78	304,721 80	559,064 32	73,238 12	30
97,805 83	48,420 54	359,236 68	291,223 78	37,422 28	31
522,981 11	503,761 18	148,880 61	169,544 10	23,314 30	32
724 39	16,744 46	91,129 01	827 64	20,681 50	33
1,814,560 46	1,500,500 00	2,166,000 00	2,776,000 00	358,164 00	34
6.91	6.87	5.34	6.38	4.82	35
1,158,589 74	481,816 93	1,917,661 19	2,555,651 61	332,170 63	36
4.41	2.20	4.73	5.87	4.47	37
\$30,250,650 13	\$24,774,332 80	\$45,666,703 23	\$49,884,101 31	\$8,278,278 24	38
15,919	11,751	20,819	17,806	4,931	39
1,238	755	2,240	2,468	517	40
1,836	1,191	1,812	1,995	560	41
15,321	11,315	21,247	18,279	4,888	42
4	4	4	4 1/4	4 1/8	43
\$985,368 70	\$815,670 92	\$1,507,706 03	\$1,728,250 86	\$285,074 63	44
26,490	19,488	66,239	40,564	13,752	45
16,400	11,285	33,733	22,476	6,718	46
\$7,030,741 30	\$4,028,604 16	\$15,343,768 42	\$11,977,918 31	\$2,196,739 80	47
\$6,991,938 61	\$4,188,511 83	\$11,476,398 10	\$8,765,292 84	\$2,063,805 06	48
\$1,713 00	\$1,905 00	\$1,891 00	\$2,372 00	\$1,520 00	49
1,868	1,794	3,345	2,693	841	50
\$9,869 00	\$8,683 00	\$9,591 00	\$11,643 00	\$7,020 00	51
489	514	513	576	104	52
\$1,739 00	\$1,145 00	\$1,232 00	\$769 00	\$1,017 00	53
\$1,435,167 60	\$1,184,773 22	\$2,068,638 38	\$2,294,470 95	\$403,769 79	54
\$113,431 31	\$102,252 27	\$188,621 03	\$152,298 10	\$40,911 50	55
26,917 07	21,713 30	69,956 98	37,598 29	14,817 18	56
5,671 35	7,446 82	38,317 99	24,177 26	3,333 58	57
5,245 80	4,304 80	3,712 50	6,217 87	956 10	58
27,802 80	15,337 70	17,198 41	—	437 06	59
66,189 97	43,502 91	114,879 70	95,599 08	25,031 94	60
9 34	9 03	10 69	7 29	11 51	61

		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
Assets			
1	Cash, checks and items	\$125,711 41	\$105,375 66
2	Due from banks	234,461 09	134,866 50
3	U. S. Government obligations, direct and fully guaranteed	6,626,876 38	1,921,915 48
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	846,395 44	120,810 93
6	Bank and fire insurance company stocks, etc.	1,645,284 48	569,401 60
7	Real estate loans (conventional)	17,591,353 78	6,801,141 85
8	G.I. loans (in-state)	1,869,356 95	1,054,322 39
9	F.H.A. loans (in-state)	1,716,476 34	307,438 59
10	G.I. loans (out-of-state)	2,326,484 26	233,190 22
11	F.H.A. loans (out-of-state)	4,495,425 08	402,273 63
12	Personal loans	1,441,463 55	358 98
13	Other loans	1,076,404 57	307,239 53
14	Banking premises	61,124 22	73,395 97
15	Furniture and fixtures	62,701 39	38,200 93
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	1,778 07	649 81
18	Mortgage acquisition costs	—	9,663 25
19	Mutual Savings Central Fund, Inc.	27,532 48	12,677 79
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	30,751 91	3,582 62
22	Total	\$40,179,582 40	\$12,096,506 73
Liabilities			
23	Ordinary deposits	\$36,077,276 79	\$8,517,915 47
24	Special Notice Account deposits	—	2,198,749 92
25	Systematic Savings Account deposits	—	14,092 11
26	Club deposits	68,035 00	37,761 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	381,257 09	15,692 61
30	Due to mortgagors	541,901 21	87,814 63
31	Mortgagors' payments not applied	134,642 84	49,984 33
32	Net interim income	158,729 53	159,180 65
33	All other liabilities	49,622 34	23,241 08
34	Guaranty Fund	1,482,100 00	550,426 12
35	Percentage to total deposits	4.10	5.11
36	Other surplus accounts	1,286,017 60	441,648 81
37	Percentage to total deposits	3.56	4.10
38	Total	\$40,179,582 40	\$12,096,506 73
General Information			
39	Number of deposit accounts October 31, 1963	23,385	7,032
40	Number of deposit accounts opened during period	2,313	803
41	Number of deposit accounts closed during period	2,907	782
42	Number of accounts October 31, 1964	22,791	7,053
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,370,926 23	\$393,343 63
45	Number of deposits made during period	61,548	18,501
46	Number of withdrawals made during period	33,857	10,668
47	Amount deposited during period	\$10,634,596 33	\$3,283,890 36
48	Amount withdrawn during period	\$9,680,445 51	\$2,803,271 91
49	Average amount in each account	\$1,582 00	\$1,521 00
50	Number of real estate loans October 31	2,344	1,137
51	Average real estate loan	\$11,945 00	\$7,738 00
52	Number of other loans October 31	2,461	212
53	Average other loan	\$1,023 00	\$1,450 00
54	*Gross income received during period	\$1,972,886 33	\$554,788 77
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$166,111 37	\$61,846 30
56	*Bank building occupancy	35,385 38	10,291 67
57	Advertising	24,937 86	2,874 57
58	Contributions, etc.	5,064 74	924 39
59	State tax	35,728 58	1,120 26
60	Miscellaneous	113,851 31	28,565 00
61	Total of above costs per \$1,000 of deposits	10 56	9 84

*Includes 3% of amount invested in banking premises.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
\$89,352 91	\$47,122 71	\$236,713 02	\$105,622 86	\$251,520 85	1
307,495 07	213,377 41	341,846 48	176,965 92	730,004 00	2
11,930,462 71	1,613,585 72	6,400,641 18	6,322,783 07	11,714,611 56	3
—	64,999 20	—	364,544 97	193,346 00	4
—	186,572 99	151,843 63	75,372 60	396,819 10	5
2,102,063 32	365,828 95	1,365,680 57	1,791,382 24	981,186 04	6
18,964,073 55	3,740,363 39	12,222,624 65	14,918,411 53	14,892,219 69	7
459,312 37	—	4,054,655 71	1,099,151 68	2,336,957 95	8
—	—	—	50,134 63	746,515 40	9
—	—	—	338,591 64	843,261 12	10
—	—	—	611,895 53	1,807,249 20	11
—	42,562 02	124,876 83	64,287 22	—	12
91,103 44	65,725 74	799,375 19	920,050 02	485,244 90	13
67,528 30	77,546 59	184,200 16	263,719 95	154,053 23	14
29,766 72	18,677 55	44,593 00	48,097 42	55,377 91	15
—	—	21,092 48	13,256 15	29,138 72	16
—	38 93	2,569 96	7,151 46	586 17	17
106,624 24	—	—	—	—	18
31,536 63	5,224 19	24,086 90	20,605 64	35,106 21	19
1 00	1,964 26	1 00	1 00	1 00	20
3,063 59	1,735 53	4,216 94	3,281 73	26,385 41	21
\$34,182,383 85	\$6,445,325 18	\$25,979,017 70	\$27,195,307 26	\$35,679,584 46	22
\$29,884,857 02	\$3,300,274 93	\$23,095,398 43	\$16,738,266 03	\$31,501,345 97	23
—	2,184,574 43	—	7,437,682 82	—	24
—	—	—	—	—	25
138,607 45	18,875 00	191,849 50	87,412 50	60,117 50	26
—	—	—	—	—	27
—	—	—	—	—	28
—	3,028 30	12,336 79	26,671 10	92,205 37	29
213,812 01	177,671 00	398,633 03	356,408 72	397,723 39	30
63,259 06	139,181 99	42,315 04	43,513 45	85,450 66	31
110,934 63	8,051 18	77,378 56	—	—	32
5,169 99	3,443 78	6,766 08	10,774 25	14,492 83	33
1,695,100 00	212,647 79	1,096,570 93	1,290,000 00	2,140,900 00	34
5.65	3.86	4.71	5.32	6.78	35
2,070,643 69	397,576 78	1,057,769 34	1,204,578 39	1,387,348 74	36
6.90	7.22	4.54	4.96	4.40	37
\$34,182,383 85	\$6,445,325 18	\$25,979,017 70	\$27,195,307 26	\$35,679,584 46	38
12,242	3,709	14,396	10,979	16,066	39
701	566	1,174	1,199	970	40
989	505	1,661	1,485	1,156	41
11,954	3,770	13,909	10,693	15,880	42
4 $\frac{3}{4}$	4	4 $\frac{1}{16}$	4	4 $\frac{1}{8}$	43
\$1,232,735 72	\$203,885 63	\$855,889 19	\$917,000 45	\$1,227,074 62	44
23,880	9,818	34,857	20,877	27,453	45
13,959	6,758	22,131	11,112	19,716	46
\$5,331,484 28	\$1,868,855 25	\$6,746,524 43	\$7,119,119 47	\$6,003,526 26	47
\$4,917,252 61	\$1,425,409 15	\$5,772,996 96	\$5,357,075 71	\$5,637,511 21	48
\$2,500 00	\$1,455 00	\$1,660 00	\$2,247 00	\$1,974 00	49
1,230	597	2,083	2,487	2,368	50
\$15,791 00	\$6,265 00	\$7,814 00	\$6,843 00	\$8,710 00	51
89	232	1,085	525	429	52
\$1,024 00	\$466 00	\$852 00	\$1,875 00	\$1,131 00	53
\$1,583,450 52	\$274,833 54	\$1,201,949 68	\$1,219,197 54	\$1,596,915 61	54
—	—	—	—	—	—
\$116,354 70	\$29,241 63	\$133,292 61	\$101,847 63	\$147,729 12	55
16,994 29	7,856 72	24,743 78	25,162 31	24,434 60	56
5,856 98	1,566 74	16,770 80	12,978 13	17,263 24	57
4,213 18	128 00	4,844 35	1,866 38	1,500 00	58
—	1,070 49	884 36	5,259 85	4,764 52	59
42,424 08	16,446 20	62,063 79	45,784 26	58,391 76	60
6 22	10 26	10 50	7 98	8 07	61

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$130,860 51	\$251,986 13
2	Due from banks	192,364 53	472,121 17
3	U. S. Government obligations, direct and fully guaranteed	2,623,574 32	6,188,353 70
4	State, county and municipal obligations	—	4,695 97
5	Other bonds, notes and debentures	14,550 00	433,411 96
6	Bank and fire insurance company stocks, etc.	899,452 96	1,963,303 71
7	Real estate loans (conventional)	6,882,467 41	20,033,989 40
8	G.I. loans (in-state)	651,780 76	327,873 35
9	F.H.A. loans (in-state)	469,221 61	144,383 02
10	G.I. loans (out-of-state)	1,031,644 84	—
11	F.H.A. loans (out-of-state)	1,682,692 70	689,959 12
12	Personal loans	139,324 67	79,811 83
13	Other loans	277,592 97	713,895 49
14	Banking premises	238,537 46	347,643 71
15	Furniture and fixtures	51,488 74	86,963 68
16	Other real estate owned, etc.	2,721 83	—
17	Taxes and insurance paid on mortgaged properties	—	2,973 38
18	Mortgage acquisition costs	118 26	—
19	Mutual Savings Central Fund, Inc.	11,499 04	23,799 76
20	Deposit Insurance Fund	1 00	6,579 79
21	All other assets	1,965 23	6,299 15
22	Total	\$15,301,858 84	\$31,778,044 32
Liabilities			
23	Ordinary deposits	\$13,492,293 96	\$21,491,982 68
24	Special Notice Account deposits	—	7,037,517 99
25	Systematic Savings Account deposits	—	—
26	Club deposits	48,029 00	45,995 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	100,081 94	26,974 71
30	Due to mortgagors	210,270 45	700,963 17
31	Mortgagors' payments not applied	52,194 42	39,513 68
32	Net interim income	—	59,975 73
33	All other liabilities	16,315 93	74,156 90
34	Guaranty Fund	781,400 00	1,001,686 81
35	Percentage to total deposits	5.77	3.51
36	Other surplus accounts	601,273 14	1,299,277 15
37	Percentage to total deposits	4.44	4.55
38	Total	\$15,301,858 84	\$31,778,044 32
General Information			
39	Number of deposit accounts October 31, 1963	7,037	12,172
40	Number of deposit accounts opened during period	925	2,221
41	Number of deposit accounts closed during period	636	1,724
42	Number of accounts October 31, 1964	7,326	12,669
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$488,901 99	\$991,690 74
45	Number of deposits made during period	30,810	31,203
46	Number of withdrawals made during period	15,000	21,545
47	Amount deposited during period	\$3,957,021 93	\$15,126,805 49
48	Amount withdrawn during period	\$2,906,340 50	\$11,272,628 08
49	Average amount in each account	\$1,842 00	\$2,246 00
50	Number of real estate loans October 31	1,200	2,299
51	Average real estate loan	\$8,932 00	\$9,220 00
52	Number of other loans October 31	444	405
53	Average other loan	\$939 00	\$1,960 00
54	*Gross income received during period	\$684,747 71	\$1,385,753 07
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$88,547 07	\$151,645 47
56	*Bank building occupancy	21,228 27	46,761 34
57	Advertising	6,318 00	17,054 07
58	Contributions, etc.	1,434 00	882 50
59	State tax	11,041 25	4,292 92
60	Miscellaneous	43,861 88	77,201 81
61	Total of above costs per \$1,000 of deposits	12 78	10 44

*Includes 3% of amount invested in banking premises.

HAVERHILL		HINGHAM	HOLYOKE		
HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK	
\$568,927 10	\$277,781 24	\$108,556 39	\$640,319 08	\$184,984 22	1
869,352 37	129,761 56	398,892 47	350,110 67	534,001 60	2
11,221,668 78	3,440,754 42	3,728,243 94	21,871,427 33	11,632,121 41	3
—	—	—	74,849 61	—	4
100,000 00	1,255,276 29	958,162 78	428,712 91	—	5
2,432,462 12	1,052,302 67	348,641 21	3,697,154 09	2,580,141 16	6
37,845,879 80	12,729,701 95	8,614,987 04	14,665,405 09	21,665,339 82	7
6,043,888 08	4,073,809 04	1,180,378 34	6,490,977 13	4,912,799 43	8
4,197,859 24	2,240,058 62	82,935 07	5,648,214 45	2,774,894 61	9
123,416 30	57,654 06	—	10,531,952 10	1,728,680 98	10
—	1,506,334 67	—	11,154,908 90	3,483,973 74	11
323,222 47	384,000 53	65,877 13	799,459 97	513,225 71	12
2,016,709 05	429,647 66	266,125 09	1,444,005 32	1,007,063 17	13
684,421 49	390,422 59	124,714 00	532,464 27	335,650 91	14
100,902 28	134,086 03	30,050 95	113,910 01	100,444 05	15
81,228 78	46,270 26	8,143 56	86,992 83	56,427 17	16
9,512 96	—	34 45	—	1,310 35	17
—	—	13,030 00	10,787 87	—	18
68,590 20	45,441 51	22,788 01	85,795 83	50,947 65	19
1 00	25,626 94	1 00	1 00	1 00	20
12,488 04	12,626 50	12,638 85	48,325 28	43,184 93	21
\$66,700,530 06	\$28,231,556 54	\$15,964,200 28	\$78,675,773 74	\$51,605,191 91	22
\$42,861,901 55	\$23,665,278 24	\$14,327,988 75	\$61,358,891 70	\$35,105,791 54	23
15,653,060 60	1,371,033 27	—	6,866,191 84	10,460,868 12	24
—	—	—	55,273 26	88,649 03	25
399,634 50	103,388 00	16,241 00	205,302 00	197,782 00	26
—	—	—	—	—	27
—	—	—	—	—	28
130,470 12	160,040 81	8,996 16	804,787 57	212,645 77	29
1,276,375 84	275,876 42	115,154 74	125,460 40	388,127 98	30
277,532 86	237,213 17	91,950 50	1,377,772 61	824,479 82	31
80,716 61	—	60,185 82	938,232 89	—	32
40,211 15	22,065 44	2,463 64	5,665 59	35,629 19	33
2,590,100 00	1,198,600 00	910,048 18	3,321,478 87	2,100,848 34	34
4.40	4.77	6.34	4.85	4.58	35
3,390,526 83	1,198,061 19	431,171 49	3,616,717 01	2,190,370 12	36
5.75	4.77	3.01	5.28	4.78	37
\$66,700,530 06	\$28,231,556 54	\$15,964,200 28	\$78,675,773 74	\$51,605,191 91	38
34,743	14,283	9,867	35,566	17,608	39
4,426	1,327	1,213	4,942	3,371	40
4,285	1,792	1,013	4,773	2,883	41
34,884	13,818	10,067	35,735	18,096	42
4	4	4 1/4	4	4 1/4	43
\$2,195,652 16	\$955,662 10	\$534,184 25	\$2,581,105 00	\$1,762,471 20	44
103,358	34,817	26,703	203,934	66,743	45
49,490	20,769	17,744	71,618	26,025	46
\$27,044,160 82	\$6,611,911 27	\$5,453,003 35	\$16,256,384 73	\$16,519,941 21	47
\$22,004,317 83	\$6,621,553 52	\$4,966,019 93	\$15,702,314 27	\$13,042,691 10	48
\$1,677 00	\$1,812 00	\$1,423 00	\$1,902 00	\$2,519 00	49
4,177	2,432	1,133	5,259	3,792	50
\$11,542 00	\$8,474 00	\$8,718 00	\$9,221 00	\$9,115 00	51
1,467	1,237	249	3,472	1,493	52
\$1,595 00	\$658 00	\$1,333 00	\$646 00	\$1,018 00	53
\$3,153,565 72	\$1,379,045 73	\$737,911 55	\$3,427,240 51	\$2,320,019 72	54
\$277,813 72	\$142,753 95	\$72,897 55	\$308,804 01	\$204,869 26	55
100,138 72	49,617 46	22,522 84	80,893 14	41,791 17	56
29,555 75	7,496 30	4,297 79	37,630 91	37,553 93	57
7,343 19	1,015 00	1,555 59	6,410 00	3,326 00	58
904 24	28,190 60	—	92,018 78	12,535 19	59
133,924 59	73,671 69	36,087 19	157,501 78	116,180 61	60
9 39	12 09	9 59	10 00	9 11	61

		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$185,551 75	\$28,203 41
2	Due from banks	760,246 04	126,622 43
3	U. S. Government obligations, direct and fully guaranteed	12,162,919 91	1,277,476 39
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	145,687 50	—
6	Bank and fire insurance company stocks, etc.	1,729,172 02	332,632 70
7	Real estate loans (conventional)	19,734,950 51	3,423,685 51
8	G.I. loans (in-state)	5,592,941 30	101,188 63
9	F.H.A. loans (in-state)	5,564,917 56	—
10	G.I. loans (out-of-state)	2,741,635 03	—
11	F.H.A. loans (out-of-state)	5,365,449 54	346,812 25
12	Personal loans	805,321 65	—
13	Other loans	1,219,146 77	123,525 05
14	Banking premises	287,062 28	40,439 06
15	Furniture and fixtures	124,876 85	18,801 86
16	Other real estate owned, etc.	101,273 57	—
17	Taxes and insurance paid on mortgaged properties	1,041 99	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	59,087 66	6,056 22
20	Deposit Insurance Fund	1 00	2 00
21	All other assets	44,391 81	—
22	Total	\$56,625,674 74	\$5,825,445 51
Liabilities			
23	Ordinary deposits	\$36,893,790 34	\$5,220,917 96
24	Special Notice Account deposits	12,611,119 92	—
25	Systematic Savings Account deposits	71,447 50	—
26	Club deposits	260,883 50	23,781 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	417,758 40	5,706 87
30	Due to mortgagors	514,803 33	23,100 65
31	Mortgagors' payments not applied	990,591 65	24,996 04
32	Net interim income	—	—
33	All other liabilities	26,028 37	131 55
34	Guaranty Fund	2,210,000 00	229,164 57
35	Percentage to total deposits	4.43	4.37
36	Other surplus accounts	2,629,251 73	297,646 87
37	Percentage to total deposits	5.28	5.68
38	Total	\$56,625,674 74	\$5,825,445 51
General Information			
39	Number of deposit accounts October 31, 1963	17,748	4,133
40	Number of deposit accounts opened during period	3,227	366
41	Number of deposit accounts closed during period	2,815	546
42	Number of accounts October 31, 1964	18,160	3,953
43	Annual rate of ordinary and extra dividends paid during period	4½	4
44	Amount of all dividends paid during period	\$1,943,057 31	\$189,704 01
45	Number of deposits made during period	49,296	9,014
46	Number of withdrawals made during period	16,295	4,857
47	Amount deposited during period	\$13,497,744 70	\$1,566,000 44
48	Amount withdrawn during period	\$10,322,705 69	\$1,390,286 82
49	Average amount in each account	\$2,725 00	\$1,321 00
50	Number of real estate loans October 31	3,768	511
51	Average real estate loan	\$10,350 00	\$7,577 00
52	Number of other loans October 31	2,283	124
53	Average other loan	\$887 00	\$996 00
54	*Gross income received during period	\$2,517,351 42	\$272,335 09
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$170,920 39	\$26,547 34
56	*Bank building occupancy	29,558 97	5,468 55
57	Advertising	30,961 29	1,623 38
58	Contributions, etc.	3,550 00	311 29
59	State tax	23,066 56	42 29
60	Miscellaneous	105,659 43	19,179 94
61	Total of above costs per \$1,000 of deposits	7 34	10 19

*Includes 3% of amount invested in banking premises.

HUDSON	IPSWICH	LAWRENCE			
HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	BROADWAY SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK	
\$169,396 30	\$47,565 25	\$69,117 73	\$350,913 08	\$753,528 35	1
186,301 69	199,843 22	200,444 18	259,398 13	1,588,929 70	2
4,646,567 83	3,150,070 92	5,896,527 52	3,989,369 06	12,116,853 40	3
122,845 85	74,500 00	—	—	—	4
504,420 55	715,156 18	93,819 78	—	2,234,434 45	5
700,679 16	949,369 58	330,951 14	379,286 23	3,572,612 66	6
8,436,489 91	9,673,671 86	7,390,356 16	9,863,580 92	34,348,147 79	7
1,976,529 62	787,186 38	5,928,845 55	2,593,528 05	8,458,543 15	8
825,886 98	—	5,897,788 30	1,592,199 70	769,478 60	9
—	40,983 31	—	—	8,782,543 39	10
847,107 44	61,400 17	—	—	9,133,219 15	11
17,371 37	1,250 00	—	49,847 29	192,501 16	12
245,647 31	334,057 94	335,799 48	480,010 85	1,437,239 37	13
71,694 18	36,942 91	163,696 18	97,176 88	637,154 03	14
43,576 04	26,096 54	26,985 84	37,544 33	174,230 92	15
45,756 36	—	33,324 12	—	372,765 82	16
130 84	131 54	493 35	—	1,129 51	17
—	547 86	—	—	—	18
23,816 69	12,881 80	47,299 29	15,194 10	116,756 17	19
5,658 03	2,452 33	1 00	1 00	1 00	20
16,143 27	2,183 12	1,837 24	15,665 02	24,933 10	21
\$18,886,019 42	\$16,116,290 91	\$26,417,286 86	\$19,723,714 64	\$84,715,001 72	22
\$13,820,448 26	\$14,269,396 12	\$22,373,356 05	\$12,789,860 63	\$54,931,730 41	23
2,736,778 42	—	1,051,540 10	4,569,013 34	19,065,035 32	24
—	—	—	—	—	25
87,689 00	530 00	14,352 50	202,936 75	389,078 50	26
—	—	—	—	—	27
—	—	—	—	—	28
40,066 81	21,262 65	4,010 35	28,977 48	567,580 30	29
249,316 65	223,138 83	148,770 67	140,680 80	1,552,689 81	30
87,454 84	175,520 52	212,474 77	58,153 25	168,666 48	31
214,443 88	—	—	8,556 48	144,576 44	32
2,980 78	24,636 03	6,652 91	20,261 46	124,013 76	33
904,000 00	793,800 00	1,376,300 00	1,000,000 00	4,605,700 00	34
5.43	5.56	5.87	5.69	6.19	35
742,840 78	608,006 76	1,229,829 51	905,274 45	3,165,930 70	36
4.46	4.26	5.25	5.15	4.26	37
\$18,886,019 42	\$16,116,290 91	\$26,417,286 86	\$19,723,714 64	\$84,715,001 72	38
9,624	8,049	10,028	10,838	31,843	39
1,175	618	1,131	1,528	4,231	40
1,250	507	1,190	1,450	4,571	41
9,549	8,160	9,969	10,916	31,503	42
4	4¼	4¼	4	4	43
\$612,319 17	\$561,641 63	\$942,274 81	\$650,851 56	\$2,872,819 64	44
19,828	19,876	16,575	27,024	78,159	45
12,378	9,401	9,724	12,865	41,391	46
\$5,518,810 06	\$3,390,020 61	\$5,276,636 22	\$5,652,352 29	\$20,942,711 01	47
\$4,847,885 72	\$2,919,478 24	\$5,126,950 13	\$4,401,070 16	\$18,225,240 14	48
\$1,726 00	\$1,749 00	\$2,350 00	\$1,590 00	\$2,349 00	49
1,268	1,325	2,194	1,777	5,542	50
\$9,532 00	\$7,972 00	\$8,759 00	\$7,906 00	\$11,095 00	51
215	253	256	443	1,058	52
\$1,223 00	\$1,325 00	\$1,312 00	\$1,196 00	\$1,540 00	53
\$857,863 91	\$753,719 56	\$1,250,145 03	\$919,371 85	\$3,858,351 43	54
\$92,932 44	\$59,515 61	\$90,128 77	\$99,038 72	\$314,806 26	55
20,740 80	11,993 34	30,135 62	18,368 20	101,982 74	56
8,568 35	5,105 40	9,296 11	10,595 46	43,543 85	57
775 00	15 00	3,478 10	3,465 79	15,127 38	58
2,715 96	—	—	—	96,202 90	59
42,659 96	31,973 59	39,417 28	38,204 12	172,909 88	60
10 17	7 61	7 36	9 77	10 06	61

		LAWRENCE	LEE
		LAWRENCE SAVINGS BANK	LEE SAVINGS BANK
Assets			
1	Cash, checks and items	\$775,151 43	\$163,705 03
2	Due from banks	844,814 46	176,538 40
3	U. S. Government obligations, direct and fully guaranteed	13,437,512 12	3,412,626 63
4	State, county and municipal obligations	127,453 10	—
5	Other bonds, notes and debentures	212,482 49	1,345,771 65
6	Bank and fire insurance company stocks, etc.	2,365,300 50	651,742 74
7	Real estate loans (conventional)	25,111,165 62	10,966,499 05
8	G.I. loans (in-state)	7,992,980 82	2,579,165 55
9	F.H.A. loans (in-state)	3,265,535 20	988,752 65
10	G.I. loans (out-of-state)	5,824,664 35	532,776 47
11	F.H.A. loans (out-of-state)	8,441,144 29	482,405 01
12	Personal loans	8,839 39	137,713 58
13	Other loans	669,377 53	919,422 55
14	Banking premises	285,541 74	172,254 06
15	Furniture and fixtures	44,280 43	39,220 77
16	Other real estate owned, etc.	129,473 87	—
17	Taxes and insurance paid on mortgaged properties	1,623 18	—
18	Mortgage acquisition costs	82,969 58	—
19	Mutual Savings Central Fund, Inc.	79,325 23	25,814 31
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	349,416 37	8,898 55
22	Total	\$70,049,052 70	\$22,603,308 00
Liabilities			
23	Ordinary deposits	\$54,923,456 13	\$13,635,107 21
24	Special Notice Account deposits	6,909,217 73	6,124,651 56
25	Systematic Savings Account deposits	—	—
26	Club deposits	358,041 50	83,093 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	294,059 24	37,843 72
30	Due to mortgagors	602,187 14	247,464 50
31	Mortgagors' payments not applied	511,245 23	161,815 01
32	Net interim income	59,160 21	319,356 93
33	All other liabilities	34,813 13	7,188 64
34	Guaranty Fund	2,524,723 00	915,000 00
35	Percentage to total deposits	4.06	4.61
36	Other surplus accounts	3,832,149 39	1,071,786 93
37	Percentage to total deposits	6.16	5.40
38	Total	\$70,049,052 70	\$22,603,308 00
General Information			
39	Number of deposit accounts October 31, 1963	25,444	9,209
40	Number of deposit accounts opened during period	3,730	1,071
41	Number of deposit accounts closed during period	3,702	953
42	Number of accounts October 31, 1964	25,472	9,327
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,455,747 74	\$735,346 11
45	Number of deposits made during period	63,680	18,840
46	Number of withdrawals made during period	28,700	10,687
47	Amount deposited during period	\$19,839,705 57	\$5,270,600 80
48	Amount withdrawn during period	\$17,840,144 31	\$4,158,615 50
49	Average amount in each account	\$2,427 00	\$2,118 00
50	Number of real estate loans October 31	4,933	1,705
51	Average real estate loan	\$10,265 00	\$9,120 00
52	Number of other loans October 31	462	557
53	Average other loan	\$1,468 00	\$1,898 00
54	*Gross income received during period	\$3,253,592 55	\$1,013,927 27
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$215,106 61	\$115,100 84
56	*Bank building occupancy	45,728 51	31,438 95
57	Advertising	31,204 46	15,771 14
58	Contributions, etc.	13,500 77	771 06
59	State tax	57,365 17	3,251 11
60	Miscellaneous	98,728 57	46,512 49
61	Total of above costs per \$1,000 of deposits	7 47	10 77

*Includes 3% of amount invested in banking premises.

LEICESTER	LENOX	LEOMINSTER	LEXINGTON	LOWELL	
LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	
\$30,566 34	\$40,737 24	\$150,898 67	\$40,872 59	\$71,230 92	1
77,673 73	77,245 08	153,514 26	224,750 24	324,938 22	2
1,057,148 61	2,960,730 49	9,381,446 44	5,433,117 70	12,704,117 99	3
207,850 48	13,767 51	—	—	49,839 11	4
246,623 26	78,089 17	1,034,816 30	679,634 83	250,757 77	5
112,106 33	605,535 99	917,292 72	779,602 74	3,133,431 74	6
2,350,067 14	5,840,047 61	16,151,678 04	14,566,448 43	30,245,052 16	7
1,624,215 09	279,682 50	1,387,923 27	645,953 13	6,725,754 72	8
751,080 05	—	—	402,167 12	3,573,875 82	9
—	—	—	129,857 07	4,870,454 35	10
—	378,361 97	—	693,288 46	3,135,244 90	11
—	45,591 77	—	—	126,170 71	12
32,022 82	515,188 36	444,990 14	308,492 61	1,210,506 95	13
7,000 00	104,752 57	359,027 18	205,917 34	507,088 87	14
3,061 60	19,949 52	45,157 89	21,598 19	51,122 41	15
—	1,484 68	47,139 26	—	41,204 32	16
280 97	149 45	27 75	—	—	17
—	—	—	22,822 94	—	18
9,744 02	12,685 90	23,653 64	14,845 45	40,022 91	19
1 00	1 00	1 00	1 00	1 00	20
803 69	7,251 34	9,562 65	125,264 87	10,854 22	21
\$6,510,245 13	\$10,981,252 15	\$30,107,129 21	\$24,294,634 71	\$67,071,669 09	22
\$4,830,746 61	\$5,763 010 61	\$26,904,764 16	\$22,186,806 08	\$48,635,527 45	23
928,121 92	3,929,981 33	—	—	9,473,297 05	24
—	—	—	—	—	25
422 00	36,584 00	125,706 25	2,269 00	141,237 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	13,206 98	—	15,729 75	179,240 05	29
28,809 52	130,988 40	179,800 43	329,991 19	1,797,078 66	30
22,608 03	92,941 88	116,627 23	77,769 23	311,458 27	31
89,667 41	136,129 79	41,093 89	76,515 05	125,643 07	32
3,592 94	1,356 80	11,052 04	5,000 00	2,382 76	33
359,585 00	439,026 89	1,464,500 00	764,600 00	2,105,000 00	34
6.24	4.51	5.42	3.44	3.61	35
246,691 70	438,025 47	1,263,585 21	835,954 41	4,300,804 78	36
4.28	4.50	4.67	3.76	7.38	37
\$6,510,245 13	\$10,981,252 15	\$30,107,129 21	\$24,294,634 71	\$67,071,699 09	38
3,380	3,336	17,706	11,527	25,263	39
333	509	1,865	1,586	2,538	40
365	403	1,904	1,273	2,285	41
3,348	3,442	17,667	11,840	25,516	42
4 1/8	4	4 1/4	4 1/4	4 1/4	43
\$225,498 96	\$362,356 41	\$1,057,478 19	\$832,982 30	\$2,278,587 13	44
5,680	6,783	50,866	35,149	56,106	45
3,864	3,859	26,852	16,425	26,250	46
\$1,207,669 00	\$2,513,811 26	\$7,872,945 80	\$9,153,354 85	\$14,717,640 63	47
\$1,359,382 82	\$1,847,198 08	\$7,150,494 82	\$6,820,768 32	\$11,260,189 98	48
\$1,720 00	\$2,816 00	\$1,523 00	\$1,872 00	\$2,277 00	49
833	665	2,168	1,251	4,989	50
\$5,673 00	\$9,772 00	\$8,090 00	\$13,139 00	\$9,731 00	51
19	314	498	196	998	52
\$1,685 00	\$1,786 00	\$894 00	\$1,573 00	\$1,339 00	53
\$304,619 06	\$488,966 00	\$1,352,440 26	\$1,071,489 62	\$3,067,662 40	54
—	—	—	—	—	—
\$29,148 30	\$40,358 45	\$112,494 12	\$69,319 57	\$165,140 66	55
5,710 93	13,573 69	34,349 16	12,279 77	52,808 33	56
4,206 11	4,658 36	9,854 44	4,526 85	11,969 97	57
100 00	250 00	3,345 70	400 00	5,492 37	58
—	540 95	—	1,148 06	13,425 48	59
15,893 47	25,916 19	52,373 78	44,428 26	70,353 69	60
9 56	8 80	7 89	5 95	5 49	61

		LOWELL	
		THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$656,482 62	\$198,586 42
2	Due from banks	1,403,038 89	415,149 81
3	U. S. Government obligations, direct and fully guaranteed	10,473,082 48	7,183,478 59
4	State, county and municipal obligations	—	15,000 00
5	Other bonds, notes and debentures	961,930 99	35,000 00
6	Bank and fire insurance company stocks, etc.	973,985 26	238,594 96
7	Real estate loans (conventional)	28,111,518 58	7,598,164 03
8	G.I. loans (in-state)	10,707,626 70	6,594,788 16
9	F.H.A. loans (in-state)	3,182,704 20	2,879,445 46
10	G.I. loans (out-of-state)	906,061 58	2,389,725 03
11	F.H.A. loans (out-of-state)	1,084,077 27	3,316,333 73
12	Personal loans	395,569 73	1,410,235 40
13	Other loans	1,237,026 17	1,123,538 39
14	Banking premises	266,943 24	177,815 48
15	Furniture and fixtures	150,232 71	101,760 07
16	Other real estate owned, etc.	25,513 46	6,519 14
17	Taxes and insurance paid on mortgaged properties	—	4,373 57
18	Mortgage acquisition costs	25,700 69	2,986 34
19	Mutual Savings Central Fund, Inc.	118,008 54	38,885 70
20	Deposit Insurance Fund	27,834 54	27,956 01
21	All other assets	22,860 19	4,627 57
22	Total	\$60,730,197 84	\$33,762,963 86
Liabilities			
23	Ordinary deposits	\$50,900,690 02	\$25,231,271 24
24	Special Notice Account deposits	3,296,766 37	5,791,401 26
25	Systematic Savings Account deposits	24,203 89	—
26	Club deposits	152,452 00	178,416 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	122,349 43	361,033 70
30	Due to mortgagors	1,264,496 34	42,695 34
31	Mortgagors' payments not applied	385,251 66	94,537 30
32	Net interim income	—	—
33	All other liabilities	20,490 38	2,490 63
34	Guaranty Fund	2,712,400 00	973,804 28
35	Percentage to total deposits	4.99	3.12
36	Other surplus accounts	1,851,097 75	1,087,314 11
37	Percentage to total deposits	3.40	3.48
38	Total	\$60,730,197 84	\$33,762,963 86
General Information			
39	Number of deposit accounts October 31, 1963	41,179	21,849
40	Number of deposit accounts opened during period	5,009	2,794
41	Number of deposit accounts closed during period	4,906	3,175
42	Number of accounts October 31, 1964	41,282	21,468
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,101,036 68	\$1,156,439 87
45	Number of deposits made during period	101,821	54,164
46	Number of withdrawals made during period	53,028	24,983
47	Amount deposited during period	\$14,587,073 92	\$9,058,295 22
48	Amount withdrawn during period	\$12,643,728 92	\$7,604,403 94
49	Average amount in each account	\$1,310 00	\$1,445 00
50	Number of real estate loans October 31	5,586	2,747
51	Average real estate loan	\$7,875 00	\$8,292 00
52	Number of other loans October 31	1,708	3,486
53	Average other loan	\$955 00	\$727 00
54	*Gross income received during period	\$2,843,056 26	\$1,694,562 25
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$302,602 94	\$193,817 93
56	*Bank building occupancy	56,045 59	41,675 91
57	Advertising	34,891 92	17,109 08
58	Contributions, etc.	3,955 00	2,647 78
59	State tax	—	30,595 86
60	Miscellaneous	157,723 79	76,015 49
61	Total of above costs per \$1,000 of deposits	10 24	11 66

*Includes 3% of amount invested in banking premises.

LOWELL	LUDLOW	LYNN		MALDEN	
WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	
\$94,424 01	\$384,421 66	\$400,674 05	\$546,459 46	\$776,950 37	1
180,662 60	326,091 29	790,034 38	1,341,324 96	1,512,875 34	2
3,677,178 04	4,736,544 15	14,094,520 47	19,631,731 13	10,444,689 11	3
—	119,124 17	—	—	1,598,247 74	4
561,529 18	771,370 00	3,983,639 02	4,354,793 00	7,116,263 63	5
465,351 54	2,676,566 70	4,894,853 14	5,459,428 99	5,374,292 61	6
9,137,703 75	16,760,909 63	38,287,722 80	24,206,229 96	40,708,933 70	7
194,426 96	3,969,770 03	17,344,693 33	19,406,061 39	10,798,225 53	8
—	1,231,579 30	7,311,892 66	17,678,143 54	3,906,422 43	9
—	1,492,114 18	2,694,055 18	7,049,065 15	2,237,026 37	10
—	3,518,314 62	4,549,244 64	5,144,492 42	6,270,084 23	11
—	338,543 77	—	10,794 36	—	12
329,927 34	1,117,127 74	1,118,465 44	780,297 04	563,347 77	13
110,536 85	175,505 68	692,487 02	144,250 21	308,809 28	14
10,941 16	79,807 96	122,291 33	102,214 73	191,196 97	15
45,817 08	13,360 86	72,951 46	324,778 99	159,524 84	16
—	2,515 85	488 15	370 10	551 14	17
—	—	216,812 13	220,194 29	106,808 77	18
12,524 35	33,658 04	107,662 94	139,992 05	126,318 91	19
1 00	1 00	1 00	1 00	1 00	20
3,273 10	63,195 50	238,432 39	160,594 05	91,482 15	21
\$14,824,296 96	\$37,810,522 13	\$96,920,921 53	\$106,701,216 82	\$92,292,051 89	22
\$11,505,265 42	\$27,257,060 60	\$85,600,714 93	\$80,041,033 70	\$80,343,893 80	23
1,483,171 00	5,009,233 01	—	14,128,303 43	—	24
—	—	—	—	—	25
—	24,762 50	395,895 50	509,951 00	930,462 50	26
—	—	—	—	—	27
—	—	—	—	—	28
—	240,782 68	75,222 85	195,772 27	188,218 83	29
80,385 32	476,266 27	967,753 76	584,326 85	1,480,899 96	30
358,341 95	941,208 33	555,364 77	489,353 21	2,725 68	31
132,727 11	106,144 12	1,258,142 95	—	134,538 92	32
564 45	5,215 78	33,334 22	112,265 19	56,603 95	33
609,000 00	1,669,400 00	3,948,000 00	5,772,890 00	5,292,400 00	34
4.69	5.17	4.59	6.10	6.51	35
654,841 71	2,080,448 84	4,086,492 55	4,867,321 17	3,862,308 25	36
5.04	6.44	4.75	5.14	4.75	37
\$14,824,296 96	\$37,810,522 13	\$96,920,921 53	\$106,701,216 82	\$92,292,051 89	38
5,494	16,116	41,953	43,431	42,043	39
729	2,576	2,892	6,070	4,566	40
689	1,975	3,594	5,281	5,118	41
5,534	16,717	41,251	44,220	41,491	42
4¼	4	4¼	4¼	4	43
\$507,512 18	\$1,201,520 61	\$3,270,512 64	\$3,595,513 70	\$3,051,058 80	44
10,881	47,995	111,220	127,884	120,074	45
5,807	25,502	68,352	78,331	79,441	46
\$4,336,182 32	\$12,114,306 60	\$19,394,477 09	\$36,709,675 26	\$21,789,877 39	47
\$3,907,801 75	\$10,873,453 84	\$17,947,346 61	\$33,995,850 45	\$21,291,989 86	48
\$2,347 00	\$1,921 00	\$2,075 00	\$2,130 00	\$1,931 00	49
1,529	3,393	6,275	7,007	6,114	50
\$6,103 00	\$7,950 00	\$11,185 00	\$10,487 00	\$10,455 00	51
339	1,420	399	582	628	52
\$973 00	\$1,025 00	\$2,803 00	\$1,359 00	\$897 00	53
\$713,906 77	\$1,679,219 20	\$4,474,851 98	\$4,776,566 53	\$4,144,490 62	54
\$67,759 76	\$155,170 45	\$331,542 75	\$337,818 15	\$489,382 56	55
15,169 97	28,687 26	110,062 25	84,588 99	99,617 58	56
2,611 31	22,594 12	32,932 19	49,702 85	31,064 86	57
1,309 64	5,601 29	17,899 33	19,984 34	12,244 05	58
—	23,185 20	42,907 91	40,344 10	40,047 49	59
21,194 03	89,656 67	156,384 43	215,912 11	250,700 28	60
8 32	10 07	8 08	7 95	11 49	61

		MARBLE- HEAD	MARL- BOROUGH
		MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$198,825 83	\$91,366 06
2	Due from banks	130,253 50	276,170 86
3	U. S. Government obligations, direct and fully guaranteed	4,128,754 95	5,114,737 27
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	497,804 43	472,513 03
6	Bank and fire insurance company stocks, etc.	785,136 30	838,215 14
7	Real estate loans (conventional)	8,701,086 86	11,504,610 85
8	G.I. loans (in-state)	1,672,869 64	3,104,001 41
9	F.H.A. loans (in-state)	—	1,976,927 64
10	G.I. loans (out-of-state)	713,655 46	568,033 80
11	F.H.A. loans (out-of-state)	1,407,503 56	760,660 87
12	Personal loans	7,353 00	—
13	Other loans	297,930 50	344,077 77
14	Banking premises	113,650 50	31,132 03
15	Furniture and fixtures	29,538 32	34,476 65
16	Other real estate owned, etc.	—	137,440 52
17	Taxes and insurance paid on mortgaged properties	—	1,691 46
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	17,348 17	33,900 16
20	Deposit Insurance Fund	4,373 96	5,608 22
21	All other assets	7,991 32	3,702 23
22	Total	\$18,714,076 30	\$25,299,265 97
Liabilities			
23	Ordinary deposits	\$15,463,642 97	\$17,660,845 57
24	Special Notice Account deposits	1,292,711 00	4,816,320 65
25	Systematic Savings Account deposits	—	—
26	Club deposits	107,688 00	35,111 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	50,436 19	34,874 91
30	Due to mortgagors	110,244 20	364,775 34
31	Mortgagors' payments not applied	16,177 31	140,202 42
32	Net interim income	—	49,390 52
33	All other liabilities	9,437 89	17,678 02
34	Guaranty Fund	690,031 89	1,293,615 26
35	Percentage to total deposits	4.09	5.74
36	Other surplus accounts	973,706 85	886,452 28
37	Percentage to total deposits	5.77	3.93
38	Total	\$18,714,076 30	\$25,299,265 97
General Information			
39	Number of deposit accounts October 31, 1963	10,151	10,481
40	Number of deposit accounts opened during period	1,038	2,090
41	Number of deposit accounts closed during period	1,067	1,624
42	Number of accounts October 31, 1964	10,122	10,947
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$616,976 26	\$1,026,974 32
45	Number of deposits made during period	26,804	24,078
46	Number of withdrawals made during period	16,777	14,470
47	Amount deposited during period	\$6,721,071 99	\$9,486,694 57
48	Amount withdrawn during period	\$6,324,339 07	\$8,223,368 48
49	Average amount in each account	\$1,655 00	\$2,053 00
50	Number of real estate loans October 31	1,135	1,472
51	Average real estate loan	\$11,009 00	\$12,170 00
52	Number of other loans October 31	114	252
53	Average other loan	\$2,678 00	\$1,365 00
54	*Gross income received during period	\$879,805 23	\$1,154,301 89
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$53,191 26	\$116,478 98
56	*Bank building occupancy	17,044 46	13,684 08
57	Advertising	3,340 39	14,522 53
58	Contributions, etc.	330 00	2,575 83
59	State tax	10,080 76	2,780 73
60	Miscellaneous	38,337 09	45,885 67
61	Total of above costs per \$1,000 of deposits	7 30	8 71

*Includes 3% of amount invested in banking premises.

MAYNARD	MEDFORD	MEDWAY	MELROSE	MERRIMAC	
ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	
\$104,879 54	\$145,674 81	\$51,202 57	\$135,839 41	\$15,811 15	1
194,807 08	242,389 33	95,133 12	811,979 46	53,608 28	2
2,863,050 64	8,797,544 04	1,105,587 20	11,679,324 25	398,965 43	3
—	—	99,341 92	—	10,840 61	4
275,160 74	715,412 50	753,860 07	2,601,790 16	446,115 02	5
335,300 23	255,559 00	323,981 02	2,035,236 79	137,477 75	6
8,437,425 77	23,847,559 32	3,360,076 43	29,896,385 02	1,201,413 02	7
745,474 86	2,345,545 19	609,921 72	2,743,707 65	227,744 52	8
439,032 48	1,171,553 17	—	—	—	9
—	57,663 01	—	—	—	10
—	752,911 73	—	—	—	11
141,458 38	—	54,731 05	—	1,840 27	12
449,604 65	523,295 04	94,612 64	601,936 73	18,267 10	13
28,435 07	34,676 76	48,847 21	65,317 03	5,400 00	14
13,150 63	56,259 39	15,821 54	26,467 51	2,167 29	15
—	—	—	—	4,895 70	16
729 97	38 00	—	158 00	—	17
—	76,464 19	—	4,348 08	—	18
11,123 19	52,420 19	5,485 80	53,086 60	4,005 82	19
1 00	1 00	1 00	1 00	800 00	20
26,440 88	50,207 39	932 02	31,395 34	775 89	21
\$14,066,075 11	\$39,125,174 06	\$6,619,535 31	\$50,686,973 03	\$2,530,127 85	22
\$11,204,191 90	\$35,213,259 05	\$5,812,741 70	\$44,944,899 99	\$2,152,340 49	23
1,292,137 84	—	—	—	—	24
—	—	—	—	—	25
113,514 50	230,746 50	61,997 00	100,942 50	20,291 00	26
—	—	—	—	—	27
—	—	—	—	—	28
47,926 72	20,022 03	3,479 15	7,326 07	223 29	29
114,714 83	290,001 43	80,840 15	501,522 27	38,142 36	30
62,645 47	512,059 36	79,010 51	300,815 59	44,826 37	31
180,378 32	57,938 12	—	94,004 98	4,608 26	32
1,590 01	24,713 71	1,385 40	15,127 22	651 61	33
441,500 00	1,778,500 00	220,300 00	2,115,209 71	148,151 00	34
3.50	5.02	3.75	4.69	6.82	35
607,475 52	997,933 86	359,781 40	2,607,124 70	120,893 47	36
4.82	2.82	6.12	5.78	5.56	37
\$14,066,075 11	\$39,125,174 06	\$6,619,535 31	\$50,686,973 03	\$2,530,127 85	38
7,709	20,445	4,536	19,548	2,619	39
1,001	2,579	479	2,049	171	40
756	2,511	460	1,946	190	41
7,954	20,513	4,555	19,651	2,600	42
4	4	4	4 1/4	4	43
\$459,397 21	\$1,294,098 02	\$217,041 33	\$1,760,872 91	\$82,408 64	44
22,966	56,929	10,289	50,838	4,669	45
13,145	33,730	6,979	31,065	3,414	46
\$4,674,012 72	\$11,632,310 21	\$1,649,154 45	\$12,866,264 06	\$556,726 21	47
\$4,414,591 53	\$10,427,135 58	\$1,613,186 58	\$10,985,801 33	\$663,390 65	48
\$1,571 00	\$1,716 00	\$1,265 00	\$2,287 00	\$828 00	49
1,119	2,910	604	2,654	331	50
\$8,599 00	\$9,682 00	\$6,572 00	\$12,298 00	\$4,318 00	51
561	359	297	325	41	52
\$1,054 00	\$1,457 00	\$503 00	\$1,852 00	\$490 00	53
\$680,192 81	\$1,755,060 50	\$308,796 10	\$2,351,715 79	\$118,207 76	54
\$57,828 32	\$141,207 06	\$36,394 64	\$156,699 49	\$13,554 81	55
8,181 15	32,134 33	6,566 86	21,827 81	3,539 04	56
5,977 35	13,777 21	2,627 46	10,336 63	385 26	57
2,153 84	1,150 00	460 47	6,639 66	68 59	58
—	—	2,009 55	345 74	1,536 17	59
27,118 98	78,862 97	23,378 77	56,512 20	6,108 88	60
8 10	7 58	12 29	5 61	11 70	61

		MIDDLE-BOROUGH	MILFORD
		MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK
Assets			
1	Cash, checks and items	\$44,984 71	\$119,682 62
2	Due from banks	133,540 82	179,464 39
3	U. S. Government obligations, direct and fully guaranteed	2,150,369 50	8,264,032 80
4	State, county and municipal obligations	—	60,204 46
5	Other bonds, notes and debentures	340,825 19	1,906,827 01
6	Bank and fire insurance company stocks, etc.	155,081 90	890,268 23
7	Real estate loans (conventional)	3,428,498 64	10,855,697 88
8	G.I. loans (in-state)	207,540 67	1,936,860 57
9	F.H.A. loans (in-state)	—	603,505 06
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	627,137 97	—
12	Personal loans	—	69,946 48
13	Other loans	88,378 17	429,765 09
14	Banking premises	69,072 40	266,600 76
15	Furniture and fixtures	4,623 41	35,983 63
16	Other real estate owned, etc.	14,920 22	—
17	Taxes and insurance paid on mortgaged properties	—	1,197 04
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	13,547 58	31,733 90
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	1,921 07	3,906 78
22	Total	\$7,280,443 25	\$25,655,677 70
Liabilities			
23	Ordinary deposits	\$5,790,596 66	\$19,885,827 86
24	Special Notice Account deposits	811,494 68	2,992,625 59
25	Systematic Savings Account deposits	719 54	—
26	Club deposits	80,026 25	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	17,940 74	24,328 61
30	Due to mortgagors	2,200 00	463,699 82
31	Mortgagors' payments not applied	25,599 27	111,862 35
32	Net interim income	—	38,261 66
33	All other liabilities	1,337 59	4,307 30
34	Guaranty Fund	361,100 00	1,385,000 00
35	Percentage to total deposits	5.40	6.05
36	Other surplus accounts	189,428 52	749,764 51
37	Percentage to total deposits	2.83	3.28
38	Total	\$7,280,443 25	\$25,655,677 70
General Information			
39	Number of deposit accounts October 31, 1963	5,795	11,099
40	Number of deposit accounts opened during period	334	1,387
41	Number of deposit accounts closed during period	454	1,147
42	Number of accounts October 31, 1964	5,675	11,339
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$247,911 69	\$843,337 70
45	Number of deposits made during period	10,433	29,085
46	Number of withdrawals made during period	6,156	13,009
47	Amount deposited during period	\$1,462,252 20	\$6,505,724 26
48	Amount withdrawn during period	\$1,290,870 14	\$5,295,709 33
49	Average amount in each account	\$1,163 00	\$2,002 00
50	Number of real estate loans October 31	747	1,687
51	Average real estate loan	\$5,707 00	\$7,940 00
52	Number of other loans October 31	135	445
53	Average other loan	\$655 00	\$1,123 00
54	*Gross income received during period	\$333,998 95	\$1,073,864 38
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$35,733 39	\$66,496 55
56	*Bank building occupancy	5,798 63	24,198 87
57	Advertising	2,023 66	6,216 60
58	Contributions, etc.	479 00	445 00
59	State tax	2,872 98	5,285 78
60	Miscellaneous	16,441 71	37,947 55
61	Total of above costs per \$1,000 of deposits	9 59	6 15

*Includes 3% of amount invested in banking premises.

MILLBURY	MILTON	MONSON	MONTAGUE	NANTUCKET	
MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	MONSON SAVINGS BANK	CROCKER INSTITUTION FOR SAVINGS	NANTUCKET INSTITUTION FOR SAVINGS	
\$89,090 57	\$318,923 99	\$32,415 14	\$74,688 39	\$4,394 37	1
178,137 68	100,292 37	149,019 01	188,855 60	92,647 42	2
1,593,504 29	5,626,119 41	2,617,444 28	4,215,613 62	2,146,268 53	3
—	99,999 00	—	—	—	4
811,736 59	384,486 50	70,785 00	69,750 00	16,500 00	5
564,819 77	1,344,922 57	746,095 48	230,973 77	136,393 71	6
5,810,305 33	21,442,411 20	6,084,433 34	3,476,624 31	4,233,195 45	7
528,467 97	2,730,891 74	50,752 10	391,820 61	213,351 79	8
25,626 02	1,616,330 93	—	—	—	9
—	—	—	810,730 37	102,499 60	10
—	—	—	1,332,531 21	1,395,655 49	11
26,466 00	75,241 73	—	26,823 85	28,312 87	12
140,841 19	1,185,287 26	240,191 01	146,331 78	95,107 99	13
11,279 56	249,194 89	29,522 92	23,013 37	11,049 00	14
24,024 37	134,033 04	1,872 04	15,287 95	10,205 25	15
—	114,385 81	12,488 27	18,101 20	13,226 74	16
24,064 01	543 46	195 57	17 50	—	17
—	4,508 42	—	—	—	18
10,436 74	21,190 48	18,923 37	17,862 08	11,003 51	19
6,973 39	9,444 01	1,548 16	10,000 00	1 00	20
14,548 45	9,239 73	7,900 24	1,314 50	12,713 34	21
\$9,860,321 93	\$35,467,446 54	\$10,063,585 93	\$11,050,340 11	\$8,522,526 06	22
\$7,899,895 83	\$27,461,956 31	\$6,957,906 25	\$9,857,002 72	\$7,541,400 75	23
503,287 63	4,153,071 62	1,815,297 96	—	—	24
—	—	—	—	—	25
218,646 50	137,100 00	35,339 50	30,797 50	65,033 50	26
—	—	—	—	—	27
—	—	—	—	—	28
3,608 82	1,352 00	—	62,550 24	44,345 23	29
123,493 05	1,430,973 61	46,775 99	55,246 65	112,859 82	30
17,067 75	192,832 32	40,285 46	43,377 53	4,883 78	31
122,782 81	—	29,144 00	—	110,230 38	32
5,518 36	32,968 92	46 81	3,879 98	1,026 72	33
490,929 87	850,000 00	637,017 02	710,400 11	315,148 12	34
5.69	2.68	7.23	7.18	4.14	35
475,091 31	1,207,191 76	501,772 94	287,085 38	327,597 76	36
5.51	3.80	5.69	2.90	4.31	37
\$9,860,321 93	\$35,467,446 54	\$10,063,585 93	\$11,050,340 11	\$8,522,526 06	38
7,233	14,282	4,261	5,958	3,666	39
600	2,063	499	360	544	40
699	1,582	443	393	471	41
7,134	14,763	4,317	5,925	3,739	42
4 1/4	4 1/4	4	4	4 1/4	43
\$322,778 99	\$1,171,161 09	\$340,972 53	\$372,785 95	\$276,332 16	44
11,351	48,207	6,384	11,078	8 82	45
9,900	26,696	4,444	6,879	4,912	46
\$2,558,269 93	\$13,794,935 78	\$1,749,324 62	\$1,657,357 18	\$2,491,210 73	47
\$2,506,020 64	\$8,847,204 79	\$1,674,495 63	\$1,476,135 78	\$1,900,265 91	48
\$1,178 00	\$2,142 00	\$2,032 00	\$1,642 00	\$2,015 00	49
1,246	1,731	1,022	806	809	50
\$5,108 00	\$14,898 00	\$6,003 00	\$7,486 00	\$7,348 00	51
209	412	216	222	43	52
\$801 00	\$3,059 00	\$1,112 00	\$780 00	\$2,870 00	53
\$471,104 04	\$1,560,331 88	\$468,713 98	\$482,878 76	\$398,533 34	54
—	—	—	—	—	—
\$61,423 30	\$130,853 03	\$53,163 59	\$45,241 09	\$39,935 05	55
7,792 01	35,401 80	9,563 96	9,179 98	5,597 78	56
3,359 77	9,489 53	5,712 06	4,797 00	680 07	57
676 55	4,670 82	75 00	1,167 40	1,066 81	58
2,733 25	—	529 15	5,670 14	2,851 12	59
32,540 98	84,357 83	20,125 62	25,150 33	17,999 03	60
12 91	8 37	10 16	9 26	9 03	61

*Includes 3% of amount invested in banking premises.

		NATICK	NEW BEDFORD
		NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$144,138 94	\$156,336 24
2	Due from banks	855,386 72	694,196 25
3	U. S. Government obligations, direct and fully guaranteed	5,761,198 94	27,470,056 92
4	State, county and municipal obligations	752,402 75	—
5	Other bonds, notes and debentures	703,824 68	3,237,500 00
6	Bank and fire insurance company stocks, etc.	2,109,642 08	3,749,453 71
7	Real estate loans (conventional)	17,099,317 62	27,611,888 23
8	G.I. loans (in-state)	5,538,976 82	2,646,859 80
9	F.H.A. loans (in-state)	3,122,092 56	2,358,221 31
10	G.I. loans (out-of-state)	158,252 29	9,736,939 53
11	F.H.A. loans (out-of-state)	263,934 26	4,238,548 06
12	Personal loans	12,902 31	—
13	Other loans	333,650 37	407,515 45
14	Banking premises	71,998 40	569,736 06
15	Furniture and fixtures	46,894 08	38,923 17
16	Other real estate owned, etc.	13,195 25	63,599 50
17	Taxes and insurance paid on mortgaged properties	139 97	—
18	Mortgage acquisition costs	—	9,108 28
19	Mutual Savings Central Fund, Inc.	30,092 28	113,388 41
20	Deposit Insurance Fund	1 00	25,376 48
21	All other assets	156,257 68	55,973 62
22	Total	\$37,174,299 00	\$83,183,621 02
Liabilities			
23	Ordinary deposits	\$32,737,768 99	\$73,021,191 58
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	14,566 00	170,399 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	13,049 24	380,408 73
30	Due to mortgagors	746,288 41	714,966 78
31	Mortgagors' payments not applied	211,526 98	141,393 75
32	Net interim income	—	299,852 64
33	All other liabilities	10,815 12	20,739 11
34	Guaranty Fund	1,720,370 00	4,737,400 00
35	Percentage to total deposits	5.25	6.47
36	Other surplus accounts	1,719,914 26	3,697,268 93
37	Percentage to total deposits	5.25	5.05
38	Total	\$37,174,299 00	\$83,183,621 02
General Information			
39	Number of deposit accounts October 31, 1963	11,380	38,102
40	Number of deposit accounts opened during period	1,627	2,924
41	Number of deposit accounts closed during period	952	3,752
42	Number of accounts October 31, 1964	12,055	37,274
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$1,274,364 81	\$2,921,192 70
45	Number of deposits made during period	26,933	71,333
46	Number of withdrawals made during period	13,953	39,236
47	Amount deposited during period	\$9,754,011 90	\$17,245,158 03
48	Amount withdrawn during period	\$6,883,240 63	\$15,658,955 75
49	Average amount in each account	\$2,716 00	\$1,959 00
50	Number of real estate loans October 31	2,738	5,288
51	Average real estate loan	\$9,563 00	\$8,811 00
52	Number of other loans October 31	299	377
53	Average other loan	\$1,159 00	\$1,081 00
54	*Gross income received during period	\$1,636,982 08	\$3,836,004 10
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$136,787 39	\$250,876 07
56	*Bank building occupancy	6,014 31	85,133 61
57	Advertising	16,038 81	26,326 95
58	Contributions, etc.	4,546 20	7,360 00
59	State tax	—	42,875 84
60	Miscellaneous	60,810 57	200,871 92
61	Total of above costs per \$1,000 of deposits	6 85	8 40

*Includes 3% of amount invested in banking premises.

NEW BEDFORD	NEWBURYPORT		NEWTON		
NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	
\$687,123 94	\$28,959 25	\$80,518 75	\$152,231 82	\$193,631 45	1
486,502 08	305,136 51	449,691 87	3,958,463 33	459,275 43	2
41,158,412 94	15,163,445 58	4,479,342 69	24,887,343 99	13,255,159 54	3
—	2,275,213 94	—	—	—	4
7,508,717 82	6,225,427 30	3,887,241 37	697,406 52	1,124,001 29	5
4,272,055 15	1,919,058 85	1,421,588 37	6,441,157 73	1,988,072 56	6
53,077,663 57	3,159,858 22	7,552,178 72	72,588,519 96	22,614,041 32	7
5,857,500 54	2,730 39	2,482,100 37	10,295,149 54	1,245,208 59	8
3,977,476 42	—	109,017 12	3,520,753 25	—	9
—	—	—	7,335,460 57	—	10
—	—	—	12,100,600 68	—	11
—	533 33	73,164 31	483,948 61	183,453 61	12
1,384,250 27	652,894 76	324,250 21	2,885,980 29	1,064,244 12	13
640,147 15	7,326 10	62,351 59	1,022,656 44	254,713 30	14
174,034 39	22,609 58	29,923 77	320,381 79	24,125 09	15
100,898 29	21,360 33	31,657 82	13,134 33	—	16
100 01	—	6,866 33	—	—	17
49,908 33	—	—	349,060 74	37,620 36	18
151,309 19	32,555 86	28,962 52	128,267 10	26,143 05	19
1 00	1 00	1 00	47,611 18	1 00	20
204,726 18	3,933 63	18,036 36	522,781 98	14,127 46	21
\$119,730,827 27	\$29,821,044 63	\$21,036,893 17	\$147,750,909 85	\$42,483,818 17	22
\$106,114,086 29	\$26,378,948 82	\$18,339,326 34	\$112,903,192 39	\$33,790,605 72	23
—	—	—	17,873,099 54	3,771,967 43	24
—	—	—	—	—	25
1,040,084 75	—	199,207 50	543,277 50	256,043 75	26
—	—	—	—	—	27
—	—	—	—	—	28
1,458 00	—	13,838 14	534,160 73	21,820 09	29
1,577,204 36	39,671 60	208,645 65	658,711 21	620,208 56	30
147,148 72	10,302 53	36,200 29	2,519,073 99	47,212 47	31
390,916 01	19,945 88	—	1,651,801 25	487,814 73	32
248,433 91	746 46	28,961 56	118,920 37	4,243 19	33
6,739,700 00	1,962,270 12	1,182,900 00	5,264,662 79	1,670,000 00	34
6 29	7.44	6.38	4.01	4.41	35
3,471,795 23	1,409,159 22	1,027,813 69	5,684,010 08	1,813,902 23	36
3.24	5.34	5.54	4.33	4.80	37
\$119,730,827 27	\$29,821,044 63	\$21,036,893 17	\$147,750,909 85	\$42,483,818 17	38
51,546	11,958	10,398	57,855	17,081	39
5,530	803	918	9,080	2,388	40
4,135	930	1,112	8,751	2,094	41
52,941	11,831	10,204	58,184	17,375	42
4½	4½	4½	4	4	43
\$4,155,633 83	\$1,068,536 68	\$729,577 24	\$4,651,044 71	\$1,373,762 47	44
153,704	14,184	23,793	188,539	57,908	45
76,357	11,723	13,234	96,068	29,777	46
\$29,064,003 88	\$4,510,599 09	\$4,469,465 19	\$55,998,178 13	\$15,937,885 27	47
\$23,275,773 17	\$4,668,057 75	\$4,246,141 67	\$46,757,000 49	\$14,739,443 52	48
\$2,004 00	\$2,230 00	\$1,797 00	\$2,231 00	\$2,161 00	49
5,564	668	1,820	7,747	1,908	50
\$11,307 00	\$4,734 00	\$5,573 00	\$13,662 00	\$12,504 00	51
623	312	574	2,325	817	52
\$2,221 00	\$2,094 00	\$692 00	\$1,449 00	\$1,527 00	53
\$5,364,118 87	\$1,224,295 03	\$977,844 94	\$6,636,113 32	\$1,913,092 12	54
\$362,444 47	\$66,963 54	\$104,277 89	\$536,811 25	\$135,082 20	55
121,294 38	9,896 69	14,251 20	135,281 15	41,693 20	56
38,152 34	2,996 07	5,481 42	42,847 10	11,607 40	57
16,484 06	1,350 00	1,350 00	4,350 00	1,200 00	58
2,299 94	18,575 55	15,951 33	70,772 64	1,178 99	59
209,145 08	31,834 66	44,815 87	290,653 10	60,048 03	60
7 06	4 99	10 15	8 25	6 68	61

		NORTH ADAMS	NORTH- AMPTON
		NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK
Assets			
1	Cash, checks and items	\$240,492 65	\$97,470 63
2	Due from banks	410,065 09	427,831 17
3	U. S. Government obligations, direct and fully guaranteed	5,938,821 39	3,466,667 50
4	State, county and municipal obligations	—	527,116 25
5	Other bonds, notes and debentures	122,125 51	470,194 56
6	Bank and fire insurance company stocks, etc.	1,405,595 28	376,063 27
7	Real estate loans (conventional)	20,735,613 32	8,312,236 68
8	G.I. loans (in-state)	2,776,587 98	1,508,730 06
9	F.H.A. loans (in-state)	141,607 75	544,965 32
10	G.I. loans (out-of-state)	2,947,768 99	498,446 62
11	F.H.A. loans (out-of-state)	2,519,618 52	1,459,680 72
12	Personal loans	563,471 45	95,308 81
13	Other loans	506,292 30	250,857 79
14	Banking premises	241,204 32	93,395 92
15	Furniture and fixtures	56,900 56	18,298 54
16	Other real estate owned, etc.	99,477 90	10,204 82
17	Taxes and insurance paid on mortgaged properties	1,831 64	132 37
18	Mortgage acquisition costs	26,453 69	—
19	Mutual Savings Central Fund, Inc.	52,163 97	17,512 76
20	Deposit Insurance Fund	1 00	2,742 38
21	All other assets	39,474 11	49,150 51
22	Total	\$38,825,567 42	\$18,227,006 68
Liabilities			
23	Ordinary deposits	\$29,756,784 33	\$11,488,072 62
24	Special Notice Account deposits	4,254,813 87	4,388,509 12
25	Systematic Savings Account deposits	12,946 22	—
26	Club deposits	315,293 50	94,359 50
27	Borrowed money	200,000 00	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	263,853 31	90,392 21
30	Due to mortgagors	326,426 78	97,199 67
31	Mortgagors' payments not applied	162,297 39	297,464 72
32	Net interim income	149,288 55	30,645 72
33	All other liabilities	28,275 53	8,497 24
34	Guaranty Fund	1,785,400 00	649,200 00
35	Percentage to total deposits	5.20	4.06
36	Other surplus accounts	1,570,187 94	1,082,665 88
37	Percentage to total deposits	4.57	6.78
38	Total	\$38,825,567 42	\$18,227,006 68
General Information			
39	Number of deposit accounts October 31, 1963	17,785	7,084
40	Number of deposit accounts opened during period	2,348	915
41	Number of deposit accounts closed during period	2,430	954
42	Number of accounts October 31, 1964	17,703	7,045
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,311,090 57	\$605,813 93
45	Number of deposits made during period	54,348	17,244
46	Number of withdrawals made during period	34,622	9,864
47	Amount deposited during period	\$12,144,535 52	\$3,691,064 06
48	Amount withdrawn during period	\$11,247,784 35	\$3,221,019 09
49	Average amount in each account	\$1,921 00	\$2,222 00
50	Number of real estate loans October 31	3,342	1,507
51	Average real estate loan	\$8,714 00	\$8,177 00
52	Number of other loans October 31	1,363	420
53	Average other loan	\$785 00	\$824 00
54	*Gross income received during period	\$1,834,008 31	\$832,004 83
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$188,181 51	\$72,159 38
56	*Bank building occupancy	15,452 73	16,316 27
57	Advertising	12,917 75	4,644 59
58	Contributions, etc.	2,210 00	1,094 42
59	State tax	34,595 73	4,959 95
60	Miscellaneous	89,580 43	36,786 88
61	Total of above costs per \$1,000 of deposits	10 07	8 56

*Includes 3% of amount invested in banking premises.

NORTHAMPTON		NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	
NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	
\$71,037 98	\$132,893 15	\$187,662 14	\$103,321 34	\$35,554 03	1
264,637 62	556,077 44	478,599 53	535,902 25	146,854 36	2
3,194,491 73	14,331,369 27	10,244,697 88	4,010,180 97	1,863,316 57	3
—	—	—	—	—	4
1,351,822 83	2,990,596 03	170,823 60	246,485 68	—	5
674,503 34	773,858 84	1,545,680 81	798,371 87	277,615 45	6
7,436,082 57	6,151,829 45	19,489,289 61	8,344,268 99	3,979,318 56	7
1,041,632 21	1,459,078 79	4,183,960 63	1,331,234 99	200,578 21	8
320,988 48	1,190,534 52	5,581,600 39	—	—	9
2,474,200 59	370,270 86	1,492,043 03	—	—	10
2,143,569 80	1,516,366 08	3,524,946 25	—	—	11
25,695 10	8,590 50	243,122 59	2,138 43	—	12
326,022 91	320,674 44	573,077 55	137,947 54	93,198 23	13
118,851 05	76,022 45	222,612 48	—	7,799 61	14
17,919 75	14,166 95	94,090 51	13,492 05	5,338 04	15
23,962 16	11,386 60	66,324 98	—	—	16
50 58	19 75	—	—	—	17
—	2,916 07	—	—	17,449 67	18
19,944 92	50,704 93	57,096 06	23,987 21	6,235 07	19
1 00	4,698 30	28,487 70	1 00	1 00	20
12,030 32	3,892 78	10,306 41	16,336 95	770 34	21
\$19,517,444 94	\$29,965,947 20	\$48,194,422 15	\$15,563,669 27	\$6,634,029 14	22
\$11,988,459 71	\$26,183,550 14	\$42,646,334 43	\$13,007,679 80	\$5,390,310 57	23
5,649,728 20	—	—	335,197 03	324,653 47	24
—	—	—	—	—	25
95,958 75	135,082 50	305,153 75	152,260 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
90,088 53	44,930 73	132,638 16	10,652 06	—	29
64,771 05	437,921 36	626,383 46	147,054 14	14,700 20	30
37,181 99	46,592 95	260,442 77	392,335 32	14,681 27	31
329,283 65	63,651 75	10,162 50	—	92,741 37	32
2,483 28	9,748 27	67,650 23	9,346 09	39 10	33
773,000 00	1,951,400 00	2,111,000 00	839,803 00	395,904 53	34
4.36	7.41	4.91	6.22	6.93	35
486,489 78	1,093,069 50	2,034,656 85	669,341 83	400,998 63	36
2.74	4.15	4.74	4.96	7.02	37
\$19,517,444 94	\$29,965,947 20	\$48,194,422 15	\$15,563,669 27	\$6,634,029 14	38
11,074	13,690	18,619	8,933	4,404	39
1,190	1,052	2,064	824	372	40
1,737	1,326	1,891	691	872	41
10,527	13,416	18,792	9,066	3,904	42
3¾	3¾	4¼	4¾	4¼	43
\$628,041 87	\$962,924 63	\$1,657,062 93	\$540,673 75	\$229,262 25	44
24,721	25,923	56,124	21,859	5,754	45
10,878	17,077	31,347	10,876	5,142	46
\$5,402,352 61	\$5,407,376 55	\$12,344,859 58	\$3,232,129 60	\$1,451,531 74	47
\$4,772,357 44	\$5,552,139 51	\$9,879,802 88	\$3,209,422 71	\$1,430,249 16	48
\$1,676 00	\$1,924 00	\$2,269 00	\$1,472 00	\$1,464 00	49
1,453	1,380	3,917	1,340	650	50
\$9,234 00	\$7,745 00	\$8,750 00	\$7,220 00	\$6,430 00	51
250	294	857	134	71	52
\$1,407 00	\$1,120 00	\$952 00	\$1,045 00	\$1,312 00	53
\$887,082 15	\$1,215,160 25	\$2,206,887 60	\$704,254 94	\$304,817 04	54
—	—	—	—	—	—
\$72,626 98	\$104,352 04	\$173,954 53	\$63,322 73	\$26,102 42	55
22,643 71	21,713 99	39,675 72	9,398 35	4,264 85	56
5,251 75	7,075 89	20,481 69	3,365 50	2,119 01	57
1,581 64	2,701 43	4,445 50	2,228 46	514 80	58
27,713 61	15,388 72	5,629 86	1,425 89	—	59
31,269 38	44,361 58	102,723 68	30,414 42	14,229 90	60
9 13	7 47	8 13	8 26	8 26	61

		NORWELL	ORANGE
		SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK
Assets			
1	Cash, checks and items	\$47,637 42	\$17,883 54
2	Due from banks	151,824 10	129,988 86
3	U. S. Government obligations, direct and fully guaranteed	1,352,735 83	1,255,256 57
4	State, county and municipal obligations	45,000 00	204,321 75
5	Other bonds, notes and debentures	967,194 32	477,690 89
6	Bank and fire insurance company stocks, etc.	209,678 84	324,814 09
7	Real estate loans (conventional)	5,322,573 43	2,632,362 31
8	G.I. loans (in-state)	65,252 22	502,356 65
9	F.H.A. loans (in-state)	—	398,786 30
10	G.I. loans (out-of-state)	—	55,184 89
11	F.H.A. loans (out-of-state)	—	289,286 75
12	Personal loans	—	18,991 67
13	Other loans	274,523 56	48,105 70
14	Banking premises	7,769 08	23,235 38
15	Furniture and fixtures	14,511 13	10,345 53
16	Other real estate owned, etc.	—	14,829 76
17	Taxes and insurance paid on mortgaged properties	145 88	—
18	Mortgage acquisition costs	—	2,862 48
19	Mutual Savings Central Fund, Inc.	8,250 83	12,803 56
20	Deposit Insurance Fund	1 00	10,487 43
21	All other assets	1,040 89	25,646 97
22	Total	\$8,468,138 53	\$6,455,241 08
Liabilities			
23	Ordinary deposits	\$7,547,081 31	\$4,896,646 24
24	Special Notice Account deposits	—	823,171 62
25	Systematic Savings Account deposits	—	—
26	Club deposits	5,579 00	25,453 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	12,062 75
30	Due to mortgagors	213,113 48	37,914 15
31	Mortgagors' payments not applied	28,733 83	45,324 91
32	Net interim income	84,359 80	—
33	All other liabilities	2,280 43	1,049 18
34	Guaranty Fund	415,715 00	339,345 00
35	Percentage to total deposits	5.50	5.91
36	Other surplus accounts	171,275 68	274,274 23
37	Percentage to total deposits	2.27	4.77
38	Total	\$8,468,138 53	\$6,455,241 08
General Information			
39	Number of deposit accounts October 31, 1963	4,347	5,211
40	Number of deposit accounts opened during period	318	543
41	Number of deposit accounts closed during period	298	409
42	Number of accounts October 31, 1964	4,367	5,345
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$282,758 63	\$215,951 17
45	Number of deposits made during period	8,552	11,066
46	Number of withdrawals made during period	5,330	5,928
47	Amount deposited during period	\$1,930,339 35	\$1,524,981 01
48	Amount withdrawn during period	\$1,829,703 78	\$1,410,237 70
49	Average amount in each account	\$1,719 00	\$1,070 00
50	Number of real estate loans October 31	686	473
51	Average real estate loan	\$7,854 00	\$8,199 00
52	Number of other loans October 31	128	103
53	Average other loan	\$2,145 00	\$651 00
54	*Gross income received during period	\$389,805 15	\$295,202 67
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$31,889 38	\$35,784 45
56	*Bank building occupancy	7,710 44	3,004 18
57	Advertising	1,056 48	1,271 10
58	Contributions, etc.	505 38	544 70
59	State tax	3,377 32	768 56
60	Miscellaneous	20,583 91	17,404 90
61	Total of above costs per \$1,000 of deposits	8 63	10 82

*Includes 3% of amount invested in banking premises.

PALMER	PEABODY	PITTSFIELD		PLYMOUTH	
PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	
\$57,336 46	\$287,216 03	\$284,214 20	\$390,293 42	\$30,974 74	1
58,688 11	478,510 64	439,107 88	306,219 08	134,542 34	2
5,893,245 83	10,932,969 00	15,305,804 69	4,995,234 38	2,093,359 04	3
1,463,349 75	—	—	89,260 71	—	4
66,500 00	3,831,703 01	—	338,308 33	120,420 36	5
1,128,713 08	1,936,479 57	1,634,061 13	3,281,101 96	277,576 62	6
11,487,675 74	22,068,144 42	19,624,953 78	21,135,296 49	5,192,855 92	7
1,846,175 93	3,723,423 36	7,233,787 15	4,722,944 56	332,786 32	8
524,972 82	906,935 01	2,251,595 83	959,350 19	—	9
2,902,035 03	—	9,548,735 14	6,069,577 61	439,256 93	10
—	752,109 68	2,490,212 61	14,892,879 90	513,872 05	11
57,251 31	575 00	479,148 03	1,535,833 33	60,729 78	12
234,377 49	220,644 56	514,705 69	2,253,790 46	164,910 16	13
180,498 26	409,236 83	156,138 97	224,854 92	111,994 40	14
30,478 03	104,460 57	27,866 60	74,801 12	41,913 09	15
19,063 47	74,019 10	25,249 01	99,295 20	—	16
90 78	8,741 86	—	2,028 13	—	17
11,198 71	40,549 15	—	67,058 60	—	18
32,291 20	31,262 51	54,563 96	52,701 61	14,602 28	19
1 00	1 00	9,203 55	1 00	1 00	20
1,307 75	33,360 08	210,835 47	153,979 46	6,554 13	21
\$25,995,250 75	\$45,840,341 38	\$60,290,183 69	\$61,644,810 46	\$9,536,349 16	22
\$19,102,385 47	\$39,745,056 20	\$46,777,586 27	\$35,010,364 88	\$7,771,673 85	23
3,375,213 22	—	5,767,838 38	17,504,566 00	559,959 41	24
—	—	—	—	—	25
73,483 50	286,836 00	15,541 50	417,125 00	32,872 75	26
—	—	—	1,925,000 00	—	27
—	—	—	—	—	28
128,116 53	25,307 59	717,491 74	816,226 69	40,548 19	29
157,611 87	953,074 21	159,803 72	290,151 72	140,479 55	30
93,731 39	285,829 82	214,945 88	774,616 47	26,692 14	31
95,501 88	35,364 51	—	—	134,383 48	32
5,422 65	15,570 72	76,422 69	81,864 63	3,690 42	33
1,485,000 00	1,917,178 18	3,337,500 00	2,310,250 00	483,726 25	34
6.58	4.79	6.35	4.36	5.78	35
1,478,784 24	2,576,124 15	3,223,053 51	2,514,645 07	342,323 12	36
6.55	6.44	6.13	4.75	4.09	37
\$25,995,250 75	\$45,840,341 38	\$60,290,183 69	\$61,644,810 46	\$9,536,349 16	38
10,396	20,162	23,217	27,890	6,412	39
948	2,283	3,010	4,862	766	40
885	2,041	2,156	3,576	550	41
10,459	20,404	24,071	29,176	6,628	42
4 $\frac{1}{16}$	4.30	4 $\frac{1}{2}$	4	4 $\frac{1}{8}$	43
\$868,036 40	\$1,559,572 91	\$2,229,690 73	\$1,991,694 55	\$294,793 23	44
18,509	61,377	51,879	70,743	11,169	45
8,294	29,935	26,212	41,343	7,848	46
\$4,475,407 71	\$10,513,346 74	\$9,575,128 19	\$15,406,139 63	\$2,494,874 42	47
\$4,573,339 62	\$8,933,048 30	\$8,953,169 86	\$12,008,929 71	\$1,859,046 50	48
\$2,139 00	\$1,948 00	\$2,182 00	\$1,800 00	\$1,252 00	49
2,072	2,230	4,226	3,559	867	50
\$8,089 00	\$12,310 00	\$9,737 00	\$13,425 00	\$7,473 00	51
292	250	908	3,913	241	52
\$999 00	\$885 00	\$1,094 00	\$968 00	\$936 00	53
\$1,199,967 17	\$2,039,393 86	\$2,948,458 79	\$2,918,170 33	\$441,017 10	54
\$73,772 26	\$206,992 41	\$263,550 55	\$244,640 99	\$39,701 76	55
26,745 93	47,841 25	47,231 75	59,897 62	17,004 87	56
4,632 72	27,088 51	27,011 21	66,319 20	5,444 61	57
3,073 01	4,971 45	6,455 23	19,660 76	1,390 53	58
4,764 38	5,482 47	21,398 21	78,000 00	3,366 62	59
48,641 93	123,430 36	141,401 80	151,888 59	23,617 82	60
7 19	10 46	9 65	11 81	10 86	61

		PLYMOUTH	PROVINCE-TOWN
		PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK
Assets			
1	Cash, checks and items	\$115,383 28	\$106,997 54
2	Due from banks	242,899 85	153,129 68
3	U. S. Government obligations, direct and fully guaranteed	4,021,926 00	2,430,346 49
4	State, county and municipal obligations	—	20,012 96
5	Other bonds, notes and debentures	438,825 90	5,215 54
6	Bank and fire insurance company stocks, etc.	325,468 65	602,649 90
7	Real estate loans (conventional)	12,572,796 41	5,908,658 78
8	G.I. loans (in-state)	1,395,572 76	276,445 60
9	F.H.A. loans (in-state)	330,522 50	567,881 55
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	936,191 20	—
12	Personal loans	286,474 86	52,605 00
13	Other loans	561,874 47	206,016 08
14	Banking premises	260,766 52	203,905 34
15	Furniture and fixtures	64,579 63	42,275 98
16	Other real estate owned, etc.	26,918 40	—
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	24,634 86	9,457 02
20	Deposit Insurance Fund	4,851 52	1 00
21	All other assets	15,253 31	1,755 60
22	Total	\$21,624,940 12	\$10,587,354 06
Liabilities			
23	Ordinary deposits	\$15,243,357 63	\$9,377,153 89
24	Special Notice Account deposits	4,133,215 34	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	144,998 75	66,901 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	58,893 16	29,858 18
30	Due to mortgagors	268,972 32	17,718 88
31	Mortgagors' payments not applied	131,187 44	53,622 49
32	Net interim income	36,198 85	129,485 94
33	All other liabilities	8,025 42	1,723 66
34	Guaranty Fund	984,300 00	396,496 94
35	Percentage to total deposits	5.04	4.20
36	Other surplus accounts	615,791 21	514,392 58
37	Percentage to total deposits	3.15	5.45
38	Total	\$21,624,940 12	\$10,587,354 06
General Information			
39	Number of deposit accounts October 31, 1963	14,369	4,098
40	Number of deposit accounts opened during period	1,983	647
41	Number of deposit accounts closed during period	1,329	451
42	Number of accounts October 31, 1964	15,023	4,294
43	Annual rate of ordinary and extra dividends paid during period	3 ¹³ / ₁₆	4 ³ / ₄
44	Amount of all dividends paid during period	\$688,101 29	\$336,413 14
45	Number of deposits made during period	42,567	10,463
46	Number of withdrawals made during period	24,548	7,631
47	Amount deposited during period	\$7,731,147 61	\$3,019,233 82
48	Amount withdrawn during period	\$6,504,560 83	\$2,077,415 40
49	Average amount in each account	\$1,277 00	\$2,183 00
50	Number of real estate loans October 31	2,018	640
51	Average real estate loan	\$7,550 00	\$10,551 00
52	Number of other loans October 31	639	196
53	Average other loan	\$1,328 00	\$1,319 00
54	*Gross income received during period	\$997,918 58	\$507,159 94
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$113,566 11	\$46,106 68
56	*Bank building occupancy	33,183 79	13,220 88
57	Advertising	7,234 00	6,648 43
58	Contributions, etc.	1,080 00	125 00
59	State tax	3,978 54	2,053 56
60	Miscellaneous	49,849 65	24,187 00
61	Total of above costs per \$1,000 of deposits	10 77	9 85

*Includes 3% of amount invested in banking premises.

QUINCY	RANDOLPH	READING	ROCKLAND	ROCKPORT	
QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	
\$394,255 29	\$64,354 18	\$160,541 85	\$141,574 18	\$52,199 67	1
695,112 28	419,347 61	161,985 64	101,198 33	173,782 75	2
18,528,203 12	3,945,722 53	3,408,833 88	3,406,571 89	1,477,782 72	3
568,801 16	—	30,000 00	—	—	4
3,290,357 35	554,110 74	622,590 40	140,000 00	—	5
970,457 19	405,529 07	276,979 11	317,862 87	145,780 19	6
42,719,177 60	11,448,803 00	7,835,324 00	5,662,650 41	2,817,573 94	7
1,078,761 65	652,484 80	1,744,937 25	1,944,797 92	133,476 38	8
3,424,662 19	—	750,688 48	1,332,912 19	—	9
—	—	—	764,163 13	—	10
—	183,009 08	—	1,213,281 68	—	11
111,054 92	203,734 29	42,257 33	57,408 31	22,173 17	12
1,728,825 31	330,471 29	399,169 51	198,164 72	253,411 73	13
322,502 60	172,970 23	169,289 27	75,533 90	19,828 91	14
103,997 39	36,396 64	32,264 45	33,293 39	6,400 47	15
71,311 70	—	—	155 90	—	16
8,085 72	1,321 45	120 05	325 59	—	17
—	—	—	184 18	—	18
88,239 04	17,936 58	13,579 12	24,095 03	5,420 71	19
1 00	1 00	4,711 70	1 00	1 00	20
18,881 07	5,802 33	2,180 37	6,732 78	13,730 44	21
\$74,122,686 58	\$18,441,994 82	\$15,655,452 41	\$15,420,907 40	\$5,121,562 08	22
\$59,975,888 26	\$16,792,447 34	\$13,842,792 53	\$13,756,840 99	\$4,611,887 32	23
4,888,939 71	—	—	—	—	24
—	—	—	—	—	25
505,204 00	95,341 00	91,104 00	63,178 00	34,389 75	26
—	—	—	—	—	27
—	—	—	—	—	28
28,840 81	22,201 31	3,113 05	33,322 52	1,704 52	29
928,271 38	175,503 12	432,168 75	91,590 97	47,930 30	30
259,381 34	166,793 51	208,074 47	115,614 89	19,797 26	31
186,045 47	55,205 31	92,071 25	47,257 50	17,770 22	32
304,560 82	6,627 80	6,722 46	16,276 78	3,534 85	33
3,697,800 00	717,954 87	504,918 66	831,584 00	173,966 00	34
5.66	4.25	3.62	6.02	3.74	35
3,347,754 79	409,920 56	474,487 24	465,241 75	210,581 86	36
5.12	2.43	3.41	3.37	4.53	37
\$74,122,686 58	\$18,441,994 82	\$15,655,452 41	\$15,420,907 40	\$5,121,562 08	38
33,625	13,658	12,240	10,482	3,024	39
3,625	2,011	1,925	1,115	261	40
3,669	1,595	1,334	1,166	258	41
33,581	14,074	12,831	10,431	3,027	42
4	4 $\frac{1}{6}$	4	4 $\frac{1}{6}$	4	43
\$2,435,717 49	\$618,504 50	\$497,151 00	\$528,760 09	\$162,965 12	44
92,493	41,013	36,828	22,059	7,962	45
56,569	22,689	20,109	15,233	4,550	46
\$22,915,822 78	\$6,302,145 55	\$5,411,881 99	\$3,599,630 32	\$1,406,920 76	47
\$20,500,927 75	\$5,365,064 62	\$4,785,125 95	\$3,792,375 86	\$1,121,647 28	48
\$1,932 00	\$1,193 00	\$1,072 00	\$1,314 00	\$1,515 00	49
3,979	1,379	1,123	1,431	466	50
\$11,868 00	\$8,908 00	\$9,199 00	\$7,629 00	\$6,332 00	51
878	695	382	322	200	52
\$2,095 00	\$769 00	\$1,156 00	\$794 00	\$1,378 00	53
\$3,426,311 94	\$864,477 11	\$721,799 70	\$727,247 78	\$234,465 13	54
\$291,365 79	\$106,956 57	\$77,099 22	\$86,922 23	\$25,319 20	55
61,823 29	31,507 47	21,530 33	15,658 59	5,833 42	56
41,898 30	5,899 55	8,467 41	4,653 14	2,145 90	57
8,386 50	695 00	1,665 83	690 00	519 78	58
—	752 45	—	5,243 60	395 33	59
120,528 71	53,585 83	37,430 69	45,135 70	13,489 57	60
8 08	11 87	10 56	11 51	10 34	61

		SALEM	
		SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$345,253 53	\$620,733 37
2	Due from banks	1,092,421 41	651,239 23
3	U. S. Government obligations, direct and fully guaranteed	17,661,101 56	18,512,790 41
4	State, county and municipal obligations	722,926 97	—
5	Other bonds, notes and debentures	7,738,450 72	2,708,744 33
6	Bank and fire insurance company stocks, etc.	3,962,683 02	5,458,160 75
7	Real estate loans (conventional)	39,591,746 00	54,556,658 80
8	G.I. loans (in-state)	3,133,135 89	12,119,551 86
9	F.H.A. loans (in-state)	799,057 41	6,407,021 74
10	G.I. loans (out-of-state)	—	3,884,587 62
11	F.H.A. loans (out-of-state)	—	2,979,434 14
12	Personal loans	29,030 08	194,481 57
13	Other loans	808,830 41	890,394 57
14	Banking premises	238,407 02	278,604 99
15	Furniture and fixtures	51,465 01	114,490 08
16	Other real estate owned, etc.	—	464,796 11
17	Taxes and insurance paid on mortgaged properties	257 40	—
18	Mortgage acquisition costs	31,685 72	333,871 69
19	Mutual Savings Central Fund, Inc.	100,671 89	105,082 27
20	Deposit Insurance Fund	1 00	24,352 38
21	All other assets	6,575 73	233,334 74
22	Total	\$76,313,700 77	\$110,538,330 65
Liabilities			
23	Ordinary deposits	\$65,381,109 66	\$99,075,795 98
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	246,365 50	582,769 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	46,700 94	187,703 90
30	Due to mortgagors	875,935 79	1,042,329 85
31	Mortgagors' payments not applied	348,221 84	475,783 25
32	Net interim income	70,451 19	—
33	All other liabilities	28,994 49	30,646 61
34	Guaranty Fund	4,357,000 00	4,651,155 90
35	Percentage to total deposits	6.64	4.66
36	Other surplus accounts	4,958,921 36	4,492,146 16
37	Percentage to total deposits	7.56	4.51
38	Total	\$76,313,700 77	\$110,538,330 65
General Information			
39	Number of deposit accounts October 31, 1963	24,035	42,262
40	Number of deposit accounts opened during period	2,515	5,956
41	Number of deposit accounts closed during period	2,450	4,772
42	Number of accounts October 31, 1964	24,100	43,446
43	Annual rate of ordinary and extra dividends paid during period	4 ⁵ / ₁₆	4 ¹ / ₄
44	Amount of all dividends paid during period	\$2,656,002 20	\$3,859,439 10
45	Number of deposits made during period	55,853	142,342
46	Number of withdrawals made during period	30,830	65,677
47	Amount deposited during period	\$12,898,230 31	\$32,360,039 86
48	Amount withdrawn during period	\$11,703,303 53	\$24,808,649 59
49	Average amount in each account	\$2,703 00	\$2,280 00
50	Number of real estate loans October 31	3,555	6,120
51	Average real estate loan	\$12,243 00	\$13,063 00
52	Number of other loans October 31	606	911
53	Average other loan	\$1,383 00	\$1,190 00
54	*Gross income received during period	\$3,305,688 54	\$4,912,684 95
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$231,713 96	\$361,117 97
56	*Bank building occupancy	40,918 18	75,926 55
57	Advertising	18,991 23	49,595 99
58	Contributions, etc.	2,800 00	3,000 00
59	State tax	3,759 01	28,945 52
60	Miscellaneous	109,014 81	179,753 04
61	Total of above costs per \$1,000 of deposits	6 23	7 05

*Includes 3% of amount invested in banking premises.

SHELBURNE	SOMERVILLE		SOUTH-BRIDGE	SPENCER	
SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	
\$31,083 09	\$82,588 04	\$72,008 85	\$85,373 50	\$42,757 62	1
30,049 73	120,775 23	228,310 22	223,552 06	317,166 58	2
941,616 51	2,198,654 18	10,751,983 94	5,913,082 72	1,878,053 50	3
31,834 01	—	25,053 92	125,954 93	254,172 55	4
229,401 48	478,450 02	1,206,718 34	925,622 25	1,128,468 84	5
255,862 33	762,028 63	894,149 84	752,127 30	736,175 08	6
2,930,639 56	7,869,147 99	7,563,034 59	11,240,857 42	6,034,089 98	7
284,700 17	2,069,339 21	2,645,814 97	1,826,912 22	—	8
62,019 68	17,923 36	1,118,893 32	—	—	9
—	—	—	2,341,066 04	—	10
941,263 79	—	2,805,448 21	1,155,647 88	—	11
37,699 44	23,048 92	11,340 21	—	—	12
185,852 83	147,980 02	208,412 02	293,508 73	222,023 25	13
66,200 00	91,184 75	36,198 83	145,605 82	30,765 68	14
13,747 97	28,071 31	16,706 39	16,082 06	5,608 45	15
24,694 65	—	—	40,423 68	17,203 95	16
—	—	—	518 98	3,470 92	17
—	21,533 47	—	—	—	18
9,985 73	11,314 95	44,813 20	31,730 79	9,376 40	19
1 00	1 00	31,645 73	1 00	1 00	20
10,304 40	4,286 15	33,037 83	3,789 39	4,414 36	21
\$6,086,956 37	\$13,926,327 23	\$27,693,570 41	\$25,121,856 77	\$10,683,748 16	22
\$4,229,519 16	\$12,022,029 80	\$23,930,091 26	\$22,056,042 69	\$9,460,640 23	23
1,237,920 27	122,359 19	—	—	—	24
—	—	—	—	—	25
38,552 50	200,808 25	293,732 00	83,841 00	14 00	26
—	—	—	—	—	27
—	—	—	—	—	28
33,780 34	9,411 81	70,796 26	89,266 70	6,554 53	29
56,192 23	5,470 00	30,334 80	91,686 68	52,556 96	30
17,152 20	231,163 32	119,009 66	71,308 70	16,454 20	31
12,627 57	26,714 40	360,921 85	359,726 77	—	32
599 40	8,676 63	4,878 46	2,095 26	2,023 21	33
270,427 63	532,000 00	1,690,000 00	1,170,500 00	641,055 54	34
4.91	4.30	6.98	5.29	6.78	35
190,185 07	767,693 83	1,193,806 12	1,197,388 97	504,449 49	36
3.45	6.21	4.93	5.41	5.33	37
\$6,086,956 37	\$13,926,327 23	\$27,693,570 41	\$25,121,856 77	\$10,683,748 16	38
4,795	9,304	13,303	10,127	6,163	39
410	1,069	723	784	502	40
311	1,245	1,083	871	480	41
4,894	9,128	12,943	10,040	6,185	42
3¾	4	4¼	4½	4¾	43
\$190,829 82	\$452,777 58	\$946,858 08	\$855,520 82	\$374,497 26	44
10,573	22,640	21,237	23,677	11,076	45
5,211	14,035	9,849	12,257	6,758	46
\$1,400,820 80	\$3,457,906 86	\$4,625,766 97	\$4,671,852 94	\$2,201,420 88	47
\$1,114,075 54	\$3,365,881 50	\$4,327,839 49	\$4,342,806 03	\$1,868,492 13	48
\$1,117 00	\$1,330 00	\$1,819 00	\$2,180 00	\$1,525 00	49
762	956	1,090	1,728	1,129	50
\$5,536 00	\$10,415 00	\$12,966 00	\$9,586 00	\$5,345 00	51
237	192	150	214	126	52
\$943 00	\$891 00	\$1,465 00	\$1,372 00	\$1,762 00	53
\$288,526 94	\$695,315 38	\$1,277,790 67	\$1,143,304 32	\$474,601 86	54
—	—	—	—	—	55
\$31,745 20	\$78,265 73	\$129,906 97	\$89,106 63	\$38,247 84	56
8,107 45	22,333 34	17,594 16	18,763 79	6,053 59	57
2,339 57	4,651 74	5,272 16	7,438 15	7,296 69	58
1,077 79	475 00	2,982 69	850 00	100 00	59
3,142 05	—	712 72	11,271 36	4,707 68	60
13,781 12	43,445 84	45,359 81	38,213 47	24,113 85	61
11 01	12 28	8 44	7 51	8 51	62

		SPRINGFIELD	
		HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$153,646 18	\$462,748 99
2	Due from banks	806,792 60	776,750 63
3	U. S. Government obligations, direct and fully guaranteed	8,714,353 72	18,807,329 51
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	380,043 78	300,281 25
6	Bank and fire insurance company stock, etc.	558,055 05	1,176,345 00
7	Real estate loans (conventional)	12,866,665 29	29,489,140 83
8	G.I. loans (in-state)	4,172,145 05	10,015,531 16
9	F.H.A. loans (in-state)	2,497,354 69	7,100,016 42
10	G.I. loans (out-of-state)	3,246,215 91	10,365,889 85
11	F.H.A. loans (out-of-state)	4,174,568 96	8,475,990 74
12	Personal loans	406,432 19	177,658 20
13	Other loans	522,323 89	1,224,679 15
14	Banking premises	377,384 98	439,107 92
15	Furniture and fixtures	24,493 48	151,341 05
16	Other real estate owned, etc.	34,839 99	93,169 75
17	Taxes and insurance paid on mortgaged properties	—	1,345 32
18	Mortgage acquisition costs	4,084 44	1,170 57
19	Mutual Savings Central Fund, Inc.	47,367 31	105,448 62
20	Deposit Insurance Fund	5,952 00	27,053 18
21	All other assets	46,501 10	27,409 08
22	Total	\$39,039,220 61	\$89,218,407 22
Liabilities			
23	Ordinary deposits	\$27,885,851 77	\$66,229,476 13
24	Special Notice Account deposits	7,238,537 81	12,503,065 00
25	Systematic Savings Account deposits	—	—
26	Club deposits	242,486 50	254,879 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	270,658 50	378,349 52
30	Due to mortgagors	133,220 50	552,560 39
31	Mortgagors' payments not applied	67,887 07	2,295,183 55
32	Net interim income	—	875,104 62
33	All other liabilities	20,214 25	183,485 34
34	Guaranty Fund	1,759,000 00	3,510,000 00
35	Percentage to total deposits	4.97	4.44
36	Other surplus accounts	1,421,364 21	2,436,303 67
37	Percentage to total deposits	4.02	3.08
38	Total	\$39,039,220 61	\$89,218,407 22
General Information			
39	Number of deposit accounts October 31, 1963	11,188	36,728
40	Number of deposit accounts opened during period	2,239	3,774
41	Number of deposit accounts closed during period	2,209	4,422
42	Number of accounts October 31, 1964	11,218	36,080
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,330,215 58	\$2,928,837 26
45	Number of deposits made during period	20,389	78,033
46	Number of withdrawals made during period	10,559	46,415
47	Amount deposited during period	\$9,019,991 52	\$20,617,973 21
48	Amount withdrawn during period	\$7,367,810 16	\$17,855,162 76
49	Average amount in each account	\$3,131 00	\$2,182 00
50	Number of real estate loans October 31	2,935	6,942
51	Average real estate loan	\$9,185 00	\$9,428 00
52	Number of other loans October 31	1,277	1,362
53	Average other loan	\$727 00	\$1,030 00
54	*Gross income received during period	\$1,789,558 00	\$3,951,485 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$139,422 38	\$315,378 53
56	*Bank building occupancy	34,372 23	62,723 22
57	Advertising	14,997 92	28,850 25
58	Contributions, etc.	2,691 00	14,380 53
59	State tax	19,269 52	43,505 48
60	Miscellaneous	74,390 35	159,937 52
61	Total of above costs per \$1,000 of deposits	8 12	7 94

*Includes 3% of amount invested in banking premises.

SPRINGFIELD	STONEHAM	TAUNTON		UXBRIDGE	
SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	
\$1,238,655 70	\$175,202 65	\$228,957 77	\$179,352 64	\$43,138 77	1
374,933 87	741,516 07	140,401 85	184,782 48	151,920 11	2
42,717,091 70	2,235,086 98	10,409,442 02	7,668,471 97	3,227,262 26	3
318,641 30	123,989 62	—	—	509,723 05	4
2,078,819 14	1,132,048 57	519,853 71	—	567,599 39	5
10,158,634 25	1,096,534 72	1,340,169 81	52,370 16	131,171 11	6
44,785,295 95	11,908,462 20	9,628,283 17	10,917,188 43	8,583,073 20	7
24,348,102 22	1,127,178 92	2,305,637 39	1,791,599 71	906,588 30	8
21,282,741 00	927,302 67	2,308,295 51	411,532 61	—	9
40,215,590 00	—	110,733 14	—	—	10
30,502,537 00	—	1,005,404 55	633,159 14	995,202 51	11
1,079,883 69	51,034 61	24,939 50	—	13,463 00	12
3,376,103 98	555,757 97	297,914 32	414,033 23	157,531 10	13
2,184,881 75	221,492 97	160,361 37	119,434 69	71,500 00	14
211,200 81	51,116 34	14,217 22	29,651 31	5,800 00	15
291,540 11	11,366 01	23,217 06	16,341 83	76,479 00	16
—	468 03	4,401 65	70 00	—	17
15,632 84	—	—	579 60	15,728 11	18
262,518 08	15,629 62	40,219 03	37,495 01	21,229 35	19
65,907 45	1 00	1 00	21,096 48	1 00	20
660,384 36	21,570 86	17,809 92	7,632 34	38,774 54	21
\$226,169,095 20	\$20,395,759 81	\$28,580,259 99	\$22,484,791 63	\$15,516,184 80	22
\$157,410,906 81	\$14,472,675 41	\$25,744,439 87	\$19,139,650 57	\$11,748,088 93	23
36,300,568 02	3,392,590 10	—	969,933 05	1,591,802 70	24
—	—	—	—	—	25
1,790,479 00	61,450 50	288,805 75	189,442 50	64,501 00	26
—	—	—	—	—	27
—	—	—	—	—	28
1,788,408 78	22,078 25	33,230 37	50,040 16	38,411 36	29
1,211,914 49	454,334 06	142,216 71	210,062 53	147,925 99	30
3,818,698 34	125,144 22	75,523 01	15,753 00	45,711 29	31
2,983,367 97	4,514 92	86,631 29	269,336 50	216,880 74	32
446,433 41	23,953 50	57,241 99	8,645 72	1,631 25	33
9,726,325 00	897,555 60	1,329,800 00	1,204,048 17	952,600 00	34
4.97	5.01	5.11	5.93	7.11	35
10,691,993 38	941,463 25	822,371 00	427,879 43	708,631 54	36
5.47	5.25	3.16	2.11	5.29	37
\$226,169,095 20	\$20,395,759 81	\$28,580,259 99	\$22,484,791 63	\$15,516,184 80	38
102,665	9,766	15,592	13,953	7,011	39
17,138	1,296	1,507	1,177	638	40
14,905	866	1,715	1,452	644	41
104,898	10,196	15,384	13,678	7,005	42
4	4½	4½	3¾	4¾	43
\$7,134,177 35	\$657,340 27	\$974,349 82	\$728,442 44	\$532,434 34	44
374,534	27,289	33,828	25,199	14,724	45
164,459	15,759	18,136	14,332	7,603	46
\$51,334,596 40	\$6,386,079 62	\$6,392,758 39	\$5,220,024 58	\$2,452,393 45	47
\$42,704,711 20	\$5,278,479 43	\$5,374,524 36	\$5,238,829 72	\$2,510,222 17	48
\$1,838 00	\$1,752 00	\$1,673 00	\$1,470 00	\$1,895 00	49
15,902	1,512	1,918	1,392	1,482	50
\$10,133 00	\$9,235 00	\$8,007 00	\$9,880 00	\$7,075 00	51
4,364	522	365	292	250	52
\$1,021 00	\$1,162 00	\$885 00	\$1,418 00	\$684 00	53
\$10,235,867 12	\$913,733 00	\$1,284,380 63	\$1,028,962 40	\$719,531 84	54
\$693,514 89	\$84,091 42	\$119,427 44	\$106,061 04	\$69,451 87	55
243,534 47	27,528 26	22,187 50	16,668 91	11,722 04	56
95,378 39	4,555 72	10,596 39	9,990 86	2,860 05	57
24,831 90	4,936 69	3,384 75	2,197 30	1,637 98	58
265,289 01	2,567 90	6,506 72	563 04	1,078 36	59
362,014 65	32,659 77	50,339 03	45,070 97	26,975 39	60
8 70	8 75	8 25	8 98	8 53	61

		WAKEFIELD	WALTHAM
		WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$94,082 69	\$215,417 28
2	Due from banks	258,262 06	535,651 23
3	U. S. Government obligations, direct and fully guaranteed	7,268,526 86	13,369,446 34
4	State, county and municipal obligations	217,360 39	24,999 86
5	Other bonds, notes and debentures	431,798 00	2,042,458 17
6	Bank and fire insurance company stocks, etc.	1,746,767 54	1,198,099 47
7	Real estate loans (conventional)	16,787,617 74	31,273,241 72
8	G.I. loans (in-state)	2,746,673 64	1,807,244 75
9	F.H.A. loans (in-state)	1,634,064 99	839,041 99
10	G.I. loans (out-of-state)	—	446,980 48
11	F.H.A. loans (out-of-state)	—	1,854,591 50
12	Personal loans	—	76,271 88
13	Other loans	295,059 22	445,132 54
14	Banking premises	52,200 00	237,355 86
15	Furniture and fixtures	8,056 00	66,821 36
16	Other real estate owned, etc.	—	1,545 90
17	Taxes and insurance paid on mortgaged properties	—	66 00
18	Mortgage acquisition costs	52,977 19	7,287 29
19	Mutual Savings Central Fund, Inc.	31,277 22	54,769 81
20	Deposit Insurance Fund	7,113 57	1 00
21	All other assets	7,550 06	56,124 50
22	Total	\$31,639,387 17	\$54,552,548 93
Liabilities			
23	Ordinary deposits	\$23,584,831 49	\$44,930,305 06
24	Special Notice Account deposits	4,020,515 06	2,948,662 47
25	Systematic Savings Account deposits	—	—
26	Club deposits	134,991 00	128,504 00
27	Borrowed money	—	1,000,000 00
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	92,349 58
30	Due to mortgagors	451,532 47	760,346 73
31	Mortgagors' payments not applied	207,072 27	167,782 10
32	Net interim income	343,913 80	96,385 99
33	All other liabilities	6,650 85	40,476 47
34	Guaranty Fund	1,477,000 00	2,352,000 00
35	Percentage to total deposits	5.32	4.90
36	Other surplus accounts	1,412,880 23	2,035,736 53
37	Percentage to total deposits	5.09	4.24
38	Total	\$31,639,387 17	\$54,552,548 93
General Information			
39	Number of deposit accounts October 31, 1963	15,625	21,843
40	Number of deposit accounts opened during period	1,728	2,854
41	Number of deposit accounts closed during period	1,535	2,314
42	Number of accounts October 31, 1964	15,818	22,383
43	Annual rate of ordinary and extra dividends paid during period	4 1/8	4
44	Amount of all dividends paid during period	\$1,017,609 22	\$1,787,423 33
45	Number of deposits made during period	41,816	56,072
46	Number of withdrawals made during period	25,179	30,845
47	Amount deposited during period	\$9,916,983 69	\$14,897,588 05
48	Amount withdrawn during period	\$8,934,494 95	\$13,577,985 22
49	Average amount in each account	\$1,745 00	\$2,112 00
50	Number of real estate loans October 31	2,082	2,792
51	Average real estate loan	\$10,167 00	\$12,973 00
52	Number of other loans October 31	226	548
53	Average other loan	\$1,306 00	\$951 00
54	*Gross income received during period	\$1,441,489 56	\$2,447,278 16
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$105,030 92	\$203,579 26
56	*Bank building occupancy	12,974 75	48,901 28
57	Advertising	4,858 16	12,232 73
58	Contributions, etc.	3,821 45	6,858 95
59	State tax	—	11,656 64
60	Miscellaneous	46,821 11	95,921 14
61	Total of above costs per \$1,000 of deposits	6 29	7 92

*Includes 3% of amount invested in banking premises.

WARE	WAREHAM	WARREN	WATERTOWN	WEBSTER	
WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	
\$22,233 04	\$158,167 14	\$44,670 68	\$52,783 20	\$101,345 62	1
1,769,723 30	345,530 73	189,094 98	431,310 14	314,293 85	2
5,590,606 23	13,276,934 53	1,348,952 03	5,813,257 34	4,514,123 94	3
1,103,780 53	55,589 57	60,083 23	—	176,729 83	4
1,409,523 09	544,251 44	370,979 57	24,855 00	984,883 36	5
3,069,463 25	890,161 90	389,677 18	2,150,699 84	1,660,441 02	6
30,833,305 23	23,082,335 98	2,788,545 79	20,292,595 75	10,622,426 14	7
2,148,053 46	3,190,755 61	227,658 30	2,875,232 52	2,603,508 34	8
1,648,033 77	—	—	1,949,494 47	1,683,997 00	9
586,371 07	—	—	652,665 88	1,966,679 33	10
1,834,320 74	—	—	1,300,016 25	1,223,461 35	11
18,344 18	—	—	46,218 72	—	12
460,983 98	1,112,374 25	152,817 90	219,484 31	301,150 32	13
172,434 63	198,953 67	43,186 30	133,906 66	237,187 18	14
59,723 13	94,169 90	7,264 85	54,341 15	45,404 48	15
76,328 91	—	20,873 98	46,098 39	12,305 48	16
—	5,658 61	—	—	—	17
166,458 15	—	334 63	87,995 86	—	18
58,299 43	28,551 92	7,332 94	26,315 50	30,666 30	19
14,546 56	1 00	1 00	1 00	1 00	20
112,914 08	27,601 40	11,185 77	5,507 47	15,284 30	21
\$51,155,446 76	\$43,011,037 65	\$5,662,659 13	\$36,162,779 45	\$26,493,888 84	22
\$27,632,585 83	\$38,442,417 57	\$3,524,582 76	\$31,801,293 05	\$23,305,297 39	23
16,131,800 81	—	1,346,103 32	703,367 37	—	24
—	—	—	—	—	25
114,365 50	43,413 85	65,172 50	88,036 00	54,226 50	26
—	—	—	—	—	27
—	—	—	—	—	28
55,960 15	—	—	60,362 26	82,243 24	29
409,828 74	344,738 54	8,798 69	449,330 03	67,007 62	30
1,564,874 28	86,346 95	127,644 19	72,650 90	98,471 67	31
198,078 35	547,569 95	12,585 07	62,917 05	389,523 92	32
5,266 09	48,601 86	11,054 88	29,191 81	6,830 73	33
2,429,700 00	1,659,000 00	323,700 00	1,213,500 00	1,155,397 12	34
5.54	4.31	6.56	3.72	4.95	35
2,612,987 01	1,838,948 93	243,017 72	1,682,130 98	1,334,890 65	36
5.96	4.78	4.92	5.16	5.71	37
\$51,155,446 76	\$43,011,037 65	\$5,662,659 13	\$36,162,779 45	\$26,493,888 84	38
13,069	18,372	2,849	14,994	10,941	39
1,411	1,864	470	1,877	791	40
1,185	1,798	435	1,693	675	41
13,295	18,438	2,884	15,178	11,057	42
4 1/4	4	4 3/16	4	4 1/8	43
\$1,770,469 35	\$1,457,234 15	\$195,119 15	\$1,220,272 25	\$893,034 21	44
25,558	39,738	10,370	50,330	27,354	45
10,982	28,582	4,691	25,181	11,891	46
\$9,161,144 13	\$12,560,650 00	\$1,182,802 49	\$9,972,926 40	\$4,203,904 55	47
\$6,442,947 69	\$10,612,368 52	\$1,121,488 89	\$8,946,637 38	\$3,538,098 50	48
\$3,281 00	\$2,085 00	\$1,689 00	\$2,123 00	\$2,107 00	49
3,514	3,527	485	2,392	2,155	50
\$10,543 00	\$7,449 00	\$6,219 00	\$11,317 00	\$8,399 00	51
447	445	132	210	255	52
\$1,072 00	\$2,500 00	\$1,158 00	\$1,265 00	\$1,181 00	53
\$2,385,550 27	\$1,990,925 82	\$249,663 41	\$1,708,155 52	\$1,240,613 36	54
\$158,226 61	\$210,347 86	\$28,859 69	\$145,209 01	\$68,227 01	55
27,334 92	33,911 33	5,315 91	30,199 80	21,128 82	56
17,673 53	16,262 39	3,253 40	12,100 48	6,564 17	57
2,849 00	1,110 00	50 00	690 00	3,779 36	58
5,013 57	—	2,009 18	4,656 30	21,084 21	59
92,295 70	65,089 09	12,616 65	102,006 11	48,906 10	60
6 93	8 49	10 70	9 07	7 28	61

		WELLFLEET	WEST-BOROUGH
		WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$19,518 23	\$91,512 77
2	Due from banks	171,153 77	226,991 48
3	U. S. Government obligations, direct and fully guaranteed	1,348,858 66	3,073,403 80
4	State, county and municipal obligations	5,017 72	—
5	Other bonds, notes and debentures	—	100,644 00
6	Bank and fire insurance company stocks, etc.	122,797 34	500,994 90
7	Real estate loans (conventional)	3,285,508 88	8,146,023 44
8	G.I. loans (in-state)	6,080 07	871,904 22
9	F.H.A. loans (in-state)	—	861,191 69
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	380,235 35	—
12	Personal loans	71,570 20	—
13	Other loans	203,816 78	234,668 19
14	Banking premises	25,000 00	69,702 39
15	Furniture and fixtures	13,365 99	31,053 32
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	52 19	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	6,505 92	14,821 26
20	Deposit Insurance Fund	1,968 64	1 00
21	All other assets	4,517 37	5,719 24
22	Total	\$5,665,967 11	\$14,228,631 70
Liabilities			
23	Ordinary deposits	\$5,083,631 83	\$10,995,581 10
24	Special Notice Account deposits	—	1,588,171 32
25	Systematic Savings Account deposits	—	—
26	Club deposits	20,276 25	82,292 75
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	18,762 89	896 84
30	Due to mortgagors	66,858 23	198,118 04
31	Mortgagors' payments not applied	15,899 55	86,526 46
32	Net interim income	2,771 75	—
33	All other liabilities	4,493 45	5,939 91
34	Guaranty Fund	197,400 00	576,700 00
35	Percentage to total deposits	3.86	4.55
36	Other surplus accounts	255,873 16	694,405 28
37	Percentage to total deposits	5.01	5.48
38	Total	\$5,665,967 11	\$14,228,631 70
General Information			
39	Number of deposit accounts October 31, 1963	2,891	9,110
40	Number of deposit accounts opened during period	291	1,595
41	Number of deposit accounts closed during period	187	1,106
42	Number of accounts October 31, 1964	2,995	9,599
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$183,930 10	\$452,998 36
45	Number of deposits made during period	5,334	41,466
46	Number of withdrawals made during period	4,238	16,925
47	Amount deposited during period	\$1,736,362 09	\$5,710,121 71
48	Amount withdrawn during period	\$1,398,973 93	\$4,830,542 07
49	Average amount in each account	\$1,696 00	\$1,311 00
50	Number of real estate loans October 31	639	1,189
51	Average real estate loan	\$5,746 00	\$8,309 00
52	Number of other loans October 31	207	237
53	Average other loan	\$1,330 00	\$990 00
54	*Gross income received during period	\$276,701 77	\$652,893 53
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$38,963 85	\$68,774 31
56	*Bank building occupancy	3,424 84	17,910 17
57	Advertising	2,456 05	4,827 20
58	Contributions, etc.	407 49	220 00
59	State tax	940 45	—
60	Miscellaneous	17,116 27	35,467 60
61	Total of above costs per \$1,000 of deposits	12 45	10 11

*Includes 3% of amount invested in banking premises.

WESTFIELD		WEYMOUTH			
WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	
\$380,019 50	\$216,600 74	\$20,687 12	\$179,330 32	\$69,438 18	1
294,448 34	474,217 25	307,431 77	544,716 74	484,026 07	2
7,016,216 89	5,205,607 16	2,246,969 89	4,730,491 38	3,423,255 27	3
—	10,034 56	—	211,913 01	389,605 50	4
429,201 27	210,188 44	476,521 01	2,380,522 67	1,236,347 13	5
2,590,984 72	1,419,796 38	205,159 98	1,700,964 81	520,277 12	6
26,485,475 22	15,073,464 19	2,721,882 57	18,407,937 08	9,938,882 77	7
3,014,089 66	3,618,574 17	1,468,490 65	1,966,840 18	3,340,901 41	8
608,828 91	1,423,644 86	—	—	2,379,405 07	9
380,395 89	1,303,397 07	—	—	—	10
111,520 46	1,795,659 21	—	—	—	11
94,529 85	203,603 10	—	41,800 00	—	12
1,100,552 02	632,265 64	58,185 20	215,879 57	228,424 19	13
727,050 48	195,846 96	32,778 66	39,529 26	91,899 99	14
105,574 32	88,198 45	14,531 58	44,490 37	15,240 44	15
12,040 88	67,060 57	—	7,715 04	21,253 70	16
—	1,558 35	—	—	115 06	17
—	622 94	3,772 53	53,100 68	11,591 01	18
48,992 85	32,598 96	11,069 74	28,865 86	29,223 17	19
1 00	1 00	1 00	1 00	1 00	20
25,941 83	30,718 49	768 98	53,228 83	91,731 04	21
\$43,425,864 09	\$32,003,658 49	\$7,568,250 68	\$30,607,326 80	\$22,271,618 12	22
\$34,443,990 27	\$23,511,004 81	\$6,698,149 78	\$20,452,756 30	\$17,088,874 57	23
3,439,077 43	4,798,002 09	—	6,918,549 36	2,583,204 70	24
—	—	—	—	—	25
225,449 00	104,958 25	—	76,420 00	2,172 00	26
—	—	—	—	—	27
—	—	—	—	—	28
22,660 18	115,877 52	—	4,675 63	16,504 16	29
794,011 23	474,792 50	1,000 00	410,487 68	262,486 87	30
159,970 74	85,732 03	17,606 22	156,109 34	126,504 31	31
518,123 55	—	6,613 24	58,573 17	102,850 72	32
11,862 84	16,474 44	814 80	5,741 64	5,423 74	33
1,457,000 00	1,137,600 00	467,247 19	1,237,269 00	1,092,250 00	34
3.82	4.00	6.97	4.51	5.55	35
2,353,718 85	1,759,216 85	376,819 45	1,286,744 68	991,347 05	36
6.18	6.19	5.62	4.69	5.03	37
\$43,425,864 09	\$32,003,658 49	\$7,568,250 68	\$30,607,326 80	\$22,271,618 12	38
24,242	16,067	4,252	11,372	9,093	39
2,601	2,783	340	2,016	1,374	40
2,355	2,747	404	1,533	1,508	41
24,488	16,103	4,188	11,855	8,959	42
4	4	4	4	4	43
\$1,384,137 80	\$1,046,989 09	\$253,735 18	\$1,032,470 19	\$750,543 14	44
52,976	79,955	7,759	29,826	21,681	45
27,334	30,236	5,462	19,918	12,863	46
\$13,078,484 37	\$12,030,111 78	\$1,543,457 17	\$12,615,414 21	\$4,978,802 71	47
\$11,668,359 23	\$10,240,855 09	\$1,602,436 82	\$11,845,613 00	\$4,863,057 35	48
\$1,533 00	\$1,736 00	\$1,599 00	\$2,309 00	\$2,196 00	49
3,322	2,559	517	2,430	1,905	50
\$9,211 00	\$9,071 00	\$8,105 00	\$8,384 00	\$8,220 00	51
1,012	1,054	43	271	182	52
\$1,181 00	\$793 00	\$1,353 00	\$950 00	\$1,255 00	53
\$2,027,020 43	\$1,493,140 45	\$335,225 56	\$1,398,749 80	\$1,034,447 64	54
\$197,963 27	\$145,386 28	\$28,118 78	\$102,008 78	\$85,457 18	55
54,447 22	29,288 63	4,803 84	13,807 38	17,232 80	56
24,313 02	10,093 11	754 61	7,148 80	10,220 43	57
1,939 18	766 67	382 00	2,143 84	983 00	58
1,462 53	11,654 99	—	5,866 84	—	59
95,570 28	78,576 42	12,866 28	50,830 81	45,327 10	60
9 92	9 74	7 01	6 64	8 09	61

		WHITMAN	WILLIAMS- BURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
Assets			
1	Cash, checks and items	\$79,137 92	\$55,411 73
2	Due from banks	147,846 74	49,453 13
3	U. S. Government obligations, direct and fully guaranteed	5,123,256 07	887,944 17
4	State, county and municipal obligations	297,974 19	140,916 45
5	Other bonds, notes and debentures	700,647 55	59,839 40
6	Bank and fire insurance company stocks, etc.	322,751 10	15,461 84
7	Real estate loans (conventional)	8,674,594 59	2,650,022 24
8	G.I. loans (in-state)	2,294,455 80	—
9	F.H.A. loans (in-state)	77,758 94	19,582 82
10	G.I. loans (out-of-state)	83,412 32	—
11	F.H.A. loans (out-of-state)	292,390 49	—
12	Personal loans	—	70,230 00
13	Other loans	152,842 87	148,772 96
14	Banking premises	18,555 96	80,758 71
15	Furniture and fixtures	21,020 08	32,722 05
16	Other real estate owned, etc.	3,268 46	36,874 52
17	Taxes and insurance paid on mortgaged properties	6,140 74	506 36
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,996 90	6,454 96
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	66,798 96	1,093 83
22	Total	\$18,379,850 68	\$4,256,046 17
Liabilities			
23	Ordinary deposits	\$16,034,146 52	\$3,713,589 41
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	224,154 50	25,679 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	3,452 38	5,062 70
30	Due to mortgagors	25,302 64	19,044 26
31	Mortgagors' payments not applied	153,138 59	—
32	Net interim income	19,968 18	36,790 75
33	All other liabilities	20,676 44	14,307 59
34	Guaranty Fund	1,131,000 00	247,800 00
35	Percentage to total deposits	6.96	6.63
36	Other surplus accounts	768,011 43	193,772 46
37	Percentage to total deposits	4.72	5.18
38	Total	\$18,379,850 68	\$4,256,046 17
General Information			
39	Number of deposit accounts October 31, 1963	10,060	3,373
40	Number of deposit accounts opened during period	741	285
41	Number of deposit accounts closed during period	935	299
42	Number of accounts October 31, 1964	9,866	3,359
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	3 7/8
44	Amount of all dividends paid during period	\$647,180 03	\$137,716 98
45	Number of deposits made during period	20,470	4,044
46	Number of withdrawals made during period	14,208	6,479
47	Amount deposited during period	\$3,414,841 34	\$997,251 46
48	Amount withdrawn during period	\$3,502,622 65	\$1,049,704 26
49	Average amount in each account	\$1,618 00	\$1,095 00
50	Number of real estate loans October 31	1,430	647
51	Average real estate loan	\$7,987 00	\$4,126 00
52	Number of other loans October 31	144	379
53	Average other loan	\$1,061 00	\$577 00
54	*Gross income received during period	\$826,432 48	\$198,791 06
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$58,686 06	\$23,658 66
56	*Bank building occupancy	12,312 31	6,815 85
57	Advertising	5,817 58	1,201 71
58	Contributions, etc.	1,605 29	65 00
59	State tax	—	299 46
60	Miscellaneous	36,129 23	20,301 17
61	Total of above costs per \$1,000 of deposits	7 14	14 09

*Includes 3% of amount invested in banking premises.

WILLIAMS-TOWN	WINCHENDON	WINCHESTER	WINTHROP	WOBURN	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	
\$85,489 81	\$20,453 56	\$44,937 75	\$73,076 57	\$179,068 76	1
264,054 74	216,792 00	451,595 93	323,083 08	218,600 90	2
4,026,059 72	4,201,041 83	7,121,221 58	2,332,259 32	5,316,157 38	3
—	—	—	4,175 09	—	4
116,263 64	156,670 03	464,299 00	14,875 00	1,263,754 03	5
964,319 15	760,242 96	596,511 86	138,921 35	1,058,283 09	6
11,409,594 54	8,391,874 98	15,274,058 82	6,704,854 93	9,883,707 21	7
—	138,248 44	2,254,816 22	343,011 55	4,237,394 15	8
—	—	276,394 26	304,408 66	1,048,382 34	9
312,390 12	—	232,536 48	553,026 35	2,120,150 17	10
1,175,430 76	—	413,504 96	97,717 46	983,889 25	11
—	9,316 77	32,191 52	—	—	12
247,950 58	361,486 33	311,687 51	118,697 07	135,951 09	13
240,930 50	71,202 20	65,228 99	106,709 91	170,189 23	14
67,542 47	11,634 10	13,894 79	20,525 15	50,755 77	15
59,001 46	—	—	32,415 88	—	16
1,983 17	170 73	—	—	—	17
840 00	32,798 28	47,467 02	—	—	18
20,161 42	13,351 53	21,852 04	6,682 95	37,789 68	19
1 00	1 00	4,072 08	1,447 74	1 00	20
6,087 51	39,895 55	1,610 19	1,282 12	42,152 50	21
\$18,998,100 59	\$14,425,180 29	\$27,627,881 00	\$11,177,170 18	\$26,746,226 55	22
\$11,699,548 53	\$12,084,935 10	\$24,619,604 95	\$9,911,589 49	\$23,465,947 26	23
5,017,892 45	—	—	—	—	24
—	—	—	—	—	25
26,134 50	145,921 50	125,620 50	110,917 00	86,903 00	26
—	—	—	—	—	27
—	259,020 35	—	—	—	28
36,930 07	—	22,684 03	22,505 56	65,209 70	29
331,706 49	159,182 81	284,663 79	220,446 49	146,081 66	30
24,980 38	138,318 79	114,365 97	238,463 24	303,614 07	31
57,765 46	—	—	—	95,943 73	32
5,854 31	9,232 12	2,931 65	2,158 80	253,414 90	33
801,322 15	863,304 26	1,247,300 00	260,701 94	1,493,200 00	34
4.79	7.06	5.04	2.60	6.34	35
995,966 25	765,265 36	1,210,710 11	410,387 66	835,912 23	36
5.95	6.26	4.89	4.09	3.55	37
\$18,998,100 59	\$14,425,180 29	\$27,627,881 00	\$11,177,170 18	\$26,746,226 55	38
7,180	7,720	11,813	6,458	14,037	39
922	568	1,261	984	1,072	40
1,409	552	1,033	681	1,312	41
6,693	7,736	12,041	6,761	13,797	42
4	4½	4¼	4¼	4	43
\$640,933 99	\$506,585 94	\$978,729 65	\$347,362 25	\$874,014 92	44
13,840	11,037	32,761	25,101	31,080	45
7,139	7,139	16,599	12,673	19,657	46
\$4,235,547 64	\$2,358,593 74	\$8,501,966 01	\$4,736,981 63	\$5,953,456 95	47
\$3,529,258 40	\$1,912,936 99	\$6,844,923 81	\$2,985,159 87	\$5,341,150 51	48
\$2,498 00	\$1,555 00	\$2,032 00	\$1,466 00	\$1,700 00	49
1,358	1,165	1,585	630	2,139	50
\$9,497 00	\$7,321 00	\$11,641 00	\$12,703 00	\$8,543 00	51
203	280	234	83	145	52
\$1,221 00	\$1,324 00	\$1,469 00	\$1,430 00	\$937 00	53
\$854,739 18	\$642,627 29	\$1,193,726 43	\$475,394 51	\$1,216,220 79	54
\$73,061 50	\$49,268 92	\$91,136 93	\$41,502 35	\$105,109 18	55
26,498 32	11,086 76	8,323 78	4,462 98	36,333 80	56
9,095 37	2,839 54	6,297 36	1,395 14	4,916 88	57
540 00	295 00	2,689 60	—	2,160 00	58
6,296 37	—	—	1,772 65	7,007 53	59
40,234 90	26,391 79	30,641 66	29,885 23	54,179 35	60
9 31	7 43	5 64	7 98	8 94	61

		WORCESTER	
		BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER
Assets			
1	Cash, checks and items	\$113,349 68	\$414,459 74
2	Due from banks	944,722 77	2,290,754 42
3	U. S. Government obligations, direct and fully guaranteed	6,390,028 71	28,650,642 37
4	State, county and municipal obligations	4,897 40	—
5	Other bonds, notes and debentures	249,737 74	2,673,739 30
6	Bank and fire insurance company stocks, etc.	684,077 22	4,179,199 66
7	Real estate loans (conventional)	12,354,171 78	21,093,055 60
8	G.I. loans (in-state)	3,475,964 82	14,794,688 12
9	F.H.A. loans (in-state)	1,696,015 00	8,984,449 86
10	G.I. loans (out-of-state)	917,433 46	15,625,734 52
11	F.H.A. loans (out-of-state)	416,012 62	9,740,451 60
12	Personal loans	257,458 85	30,755 70
13	Other loans	3,105,317 02	440,786 62
14	Banking premises	—	430,100 51
15	Furniture and fixtures	47,139 41	50,698 52
16	Other real estate owned, etc.	10,744 41	85,694 19
17	Taxes and insurance paid on mortgaged properties	—	1,643 24
18	Mortgage acquisition costs	82,349 40	17,566 22
19	Mutual Savings Central Fund, Inc.	24,263 34	151,652 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	11,396 31	34,391 70
22	Total	\$30,785,080 94	\$109,690,465 42
Liabilities			
23	Ordinary deposits	\$21,692,356 76	\$84,955,794 80
24	Special Notice Account deposits	5,186,304 00	10,061,021 44
25	Systematic Savings Account deposits	33,873 00	23,231 56
26	Club deposits	16,478 00	412,010 38
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	91,261 26	584,468 57
30	Due to mortgagors	224,353 16	203,182 90
31	Mortgagors' payments not applied	898,747 82	2,392,130 99
32	Net interim income	186,044 64	1,106,654 64
33	All other liabilities	33,507 48	112,352 94
34	Guaranty Fund	1,216,000 00	5,878,500 00
35	Percentage to total deposits	4.52	6.16
36	Other surplus accounts	1,206,154 82	3,961,117 20
37	Percentage to total deposits	4.48	4.15
38	Total	\$30,785,080 94	\$109,690,465 42
General Information			
39	Number of deposit accounts October 31, 1963	12,773	52,909
40	Number of deposit accounts opened during period	1,771	5,992
41	Number of deposit accounts closed during period	1,178	6,820
42	Number of accounts October 31, 1964	13,366	52,081
43	Annual rate of ordinary and extra dividends paid during period	4 $\frac{1}{2}$	4 $\frac{1}{4}$
44	Amount of all dividends paid during period	\$1,029,266 40	\$3,800,662 74
45	Number of deposits made during period	25,937	113,593
46	Number of withdrawals made during period	12,201	74,026
47	Amount deposited during period	\$6,780,042 86	\$24,133,776 82
48	Amount withdrawn during period	\$4,760,968 60	\$20,515,925 96
49	Average amount in each account	\$2,011 00	\$1,822 00
50	Number of real estate loans October 31	2,653	8,072
51	Average real estate loan	\$7,109 00	\$8,701 00
52	Number of other loans October 31	673	491
53	Average other loan	\$4,997 00	\$960 00
54	*Gross income received during period	\$1,361,423 36	\$4,874,505 88
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$100,059 95	\$385,055 24
56	*Bank building occupancy	19,545 41	95,471 03
57	Advertisinig	22,022 79	53,226 41
58	Contributons, etc.	1,145 00	7,810 90
59	State tax	—	91,856 27
60	Miscellaneous	57,459 81	163,227 24
61	Total of above costs per \$1,000 of deposits	7 44	8 38

*Includes 3% of amount invested in banking premises.

WORCESTER			YARMOUTH	
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$870,617 19	\$504,466 35	\$271,181 32	\$173,046 57	1
3,033,879 56	551,999 85	185,320 54	567,567 43	2
46,647,488 21	31,127,998 41	18,444,585 66	14,497,766 49	3
4,000 00	2,166,296 01	—	—	4
377,138 64	199,200 00	104,156 25	2,240,737 09	5
634,340 26	4,008,236 09	2,876,612 08	1,796,918 03	6
21,142,052 41	26,992,515 36	25,026,255 91	34,527,157 45	7
61,502,279 19	16,998,049 59	4,096,780 98	120,433 53	8
34,947,702 18	10,547,184 70	4,138,135 90	182,137 34	9
7,953,850 71	16,872,123 48	7,929,343 71	—	10
22,735,879 22	22,906,892 57	12,136,401 37	—	11
1,071,548 63	229,209 40	951,642 00	173,142 55	12
1,817,701 52	812,936 23	504,092 80	1,592,076 45	13
884,624 14	392,128 41	—	176,981 17	14
77,308 40	—	81,133 80	80,739 45	15
268,085 68	68,488 36	45,622 81	—	16
—	3,860 49	384 80	100 01	17
305,721 96	—	—	—	18
251,188 67	121,549 74	104,774 53	27,330 14	19
—	—	1 00	15,212 79	20
1,489,401 07	49,617 72	34,898 52	30,863 06	21
\$206,014,807 64	\$134,552,752 76	\$76,931,323 98	\$56,202,209 55	22
\$152,441,600 58	\$99,129,905 03	\$57,259,637 50	\$32,454,849 33	23
26,340,965 91	16,569,802 15	9,770,499 72	19,141,803 72	24
39,518 71	91,193 68	31,565 55	—	25
1,233,996 48	263,857 63	262,034 50	97,535 00	26
—	—	—	—	27
—	—	—	—	28
659,036 02	1,420,563 07	584,142 00	74,143 86	29
941,172 67	1,911,123 33	393,180 50	836,848 29	30
5,720,664 93	440,240 15	886,861 54	143,535 23	31
—	—	986,716 94	—	32
233,927 06	150,500 31	31,567 53	19,865 48	33
9,484,029 41	7,588,000 00	4,192,000 00	1,021,925 72	34
5.27 8,919,895 87	6.54 6,987,567 41	6.23 2,533,118 20	1.97 2,411,702 92	35
4.95	6.02	3.76	4.66	36
\$206,014,807 64	\$134,552,752 76	\$76,931,323 98	\$56,202,209 55	37
97,255	60,668	27,388	17,991	38
11,065	4,196	2,546	3,734	39
10,723	5,197	2,614	2,199	40
97,597	59,667	27,320	19,526	41
4 ³ / ₃₂	4 ¹ / ₈	4 ¹ / ₁₆	4	42
\$7,040,621 79	\$4,554,751 77	\$2,578,065 45	\$1,804,556 14	43
248,318	161,067	58,245	58,258	44
152,819	74,303	37,180	33,071	45
\$43,735,156 75	\$24,787,664 32	\$15,538,649 62	\$23,809,526 00	46
\$38,913,901 52	\$22,908,334 95	\$14,110,610 28	\$15,089,272 46	47
\$1,832 00	\$1,941 00	\$2,455 00	\$2,639 00	48
17,478	11,055	5,308	3,052	49
\$8,256 00	\$8,532 00	\$10,047 00	\$11,412 00	50
3,114	1,064	1,286	1,265	51
\$928 00	\$979 00	\$1,132 00	\$1,395 00	52
\$9,092,175 63	\$6,031,403 58	\$3,554,319 25	\$2,476,560 76	53
—	—	—	—	54
\$551,704 45	\$437,091 14	\$291,366 82	\$221,060 82	55
170,325 19	110,033 98	64,052 98	21,478 50	56
51,363 10	33,774 36	36,489 58	20,229 99	57
7,020 00	14,142 62	8,465 56	1,085 00	58
37,801 81	105,185 97	68,810 85	7,748 56	59
322,532 77	200,022 96	127,823 25	124,084 56	60
6 38	7 77	8 90	7 66	61

MUTUAL SAVINGS CENTRAL FUND, INC.
STATEMENTS OF CONDITION, OCTOBER 31, 1964

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	\$ 89,706 86	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,773,406 92	Surplus	749,996 16
All other assets	14,586 01		
Total Assets	<u>\$10,877,699 79</u>	Total Liabilities	<u>\$10,877,699 79</u>

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	\$ 100 00	Assessments from member banks	\$48,448,837 65
Balances with banks	358,865 56	All other liabilities	777 26
United States Government obligations direct and fully guaranteed	63,682,136 33	Surplus	15,602,427 57
All other assets	10,940 59		
Total Assets	<u>\$64,052,042 48</u>	Total Liabilities	<u>\$64,052,042 48</u>

SAVINGS BANK INVESTMENT FUND
STATEMENT OF CONDITION, OCTOBER 31, 1964

Assets		Liabilities	
Cash	\$ 755,911 28	Shares of beneficial interest (22,421)	\$27,417,181 79
Investments (at cost)	27,580,044 09	Accounts payable, investments	608,385 78
Dividends receivable	85,670 30	Expenses accrued	2,000 51
Interest receivable	12,408 56	Undistributed net income	350,642 92
		Accumulated and realized gain on securities	55,823 23
Total Assets	<u>\$28,434,034 23</u>	Total Liabilities	<u>\$28,434,034 23</u>

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION
STATEMENT OF CONDITION, OCTOBER 31, 1964

Assets		Liabilities	
Balances with national banks	\$ 125,810 07	Future service funds	\$23,419,349 96
United States Government obligations direct and fully guaranteed	1,800,289 01	Advance payments	3,915,660 05
Other bonds, notes and debentures	1,871,589 35	Other liabilities	2,525,923 41
Bank and Fire Insurance Company stocks	2,631,417 00		
Deposits in savings banks	1,456,000 00		
F.H.A. mortgage loans	19,907,488 57		
All other assets	2,068,339 42		
Total Assets	<u>\$29,860,933 42</u>	Total Liabilities	<u>\$29,860,933 42</u>

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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STATEMENT No. 1

COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1964	October 31, 1963	% of Total Assets	
			1964	1963
ASSETS				
Cash, checks and items	\$36,472,298 43	\$34,430,052 97	.42	.43
Due from banks	93,043,028 05	80,290,647 88	1.06	.99
U. S. Government obligations direct and fully guaranteed	1,954,409,214 08	1,827,235,744 17	22.26	22.63
State, county and municipal obligations	26,985,116 10	31,218,430 78	.31	.39
Other bonds, notes and debentures	193,284,683 88	235,294,973 38	2.20	2.91
Bank and Fire Insurance Company stocks, etc.	295,207,982 02	274,977,808 91	3.36	3.41
Real estate loans (conventional)	3,435,340,566 51	†5,383,309,330 84	39.13	66.68
G.I. loans (in-state)	895,477,977 90	—	10.20	—
F.H.A. loans (in-state)	505,857,948 86	—	5.76	—
G.I. loans (out-of-state)	475,095,975 84	—	5.41	—
F.H.A. loans (out-of-state)	633,063,827 59	—	7.21	—
Personal loans	21,601,282 22	15,779,065 60	.25	.20
Other loans	120,911,431 63	105,697,080 06	1.38	1.31
Banking premises	38,299,506 89	36,005,649 56	.44	.45
Furniture and fixtures	11,871,120 47	11,691,092 48	.13	.14
Other real estate owned, etc.	11,726,704 07	10,161,936 84	.13	.13
Taxes and insurance paid on mortgaged properties	348,333 23	303,092 40	—	—
Mortgage acquisition costs	8,432,212 71	7,194,535 81	.10	.09
Mutual Savings Central Fund, Inc.	9,580,196 43	9,580,216 43	.11	.12
Deposit Insurance Fund	—	622,364 78	—	.01
All other assets	*12,981,107 77	9,102,491 83	.14	.11
TOTAL	\$8,779,990,514 68	\$8,072,894,514 72	100.	100.
LIABILITIES				
Ordinary deposits	\$7,015,861,790 71	\$6,954,931,723 90	79.90	86.15
Special Notice Account deposits	736,639,761 19	177,774,351 16	8.39	2.20
Systematic Savings Account deposits	494,046 55	185,322 87	.01	—
Club deposits	30,646,125 57	30,413,619 03	.35	.38
Borrowed money	3,325,000 00	1,930,000 00	.04	.03
Dividends on deposits, declared and unpaid	259,920 35	225,733 05	—	—
Unearned discount	31,199,857 80	29,111,796 40	.36	.36
Due to mortgagors	102,073,665 71	81,324,354 24	1.16	1.01
Mortgagors' payments not applied	74,536,695 10	47,182,153 84	.85	.58
Net interim income	32,722,585 46	31,258,286 44	.37	.39
All other liabilities	8,701,203 14	8,846,854 00	.10	.11
Guaranty Fund	398,881,792 36	380,163,006 11	4.54	4.71
Surplus	344,648,970 74	329,547,313 68	3.93	4.08
TOTAL	\$8,779,990,514 68	\$8,072,894,514 72	100.	100.
			% of Total Liabilities and Surplus Accounts	

*Includes Deposit Insurance Fund.

†Includes Guaranteed Loans.

STATEMENT No. 2

ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1964
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$289,611,805 91
(b) Interest on bonds	86,174,682 05
(c) Dividends on stocks	16,631,092 66
(d) Commissions, fees, etc.	1,807,720 89
(e) Real estate by foreclosure	52,423 50
(f) Other current operating earnings	675,001 15
Gross Current Operating Earnings	\$394,952,726 16
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$29,603,112 44
(b) Taxes, other than income and real estate	5,096,805 06
(c) Bank building occupancy	5,959,234 13
(d) Furniture and fixtures, equipment, etc.	2,520,382 91
(e) Real estate by foreclosure	76,314 54
(f) Other current operating expenses	15,588,465 33
Total Current Operating Expenses	\$58,844,314 41
NET CURRENT OPERATING EARNINGS	\$336,108,411 75
TRANSFERS TO GUARANTY FUND FROM EARNINGS	15,500,868 55
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$320,607,543 20
ALL DIVIDENDS PAID EXCEPT EXTRA	\$298,166,112 24
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$22,441,430 96
PROFITS ON ASSETS SOLD OR EXCHANGED	12,218,446 48
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	1,182,539 65
Subtotal	\$35,842,417 09
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$13,626,595 46
(b) On loans	722,057 88
(c) Extra dividends paid on deposits	406,381 94
(d) Transfers to Guaranty Fund from Surplus	3,497,718 70
(e) All other	769,934 76
Total Charges to Surplus, and Additions to Allocated Reserves	\$19,022,688 74
NET PROFITS BEFORE INCOME TAXES	\$16,819,728 35
FEDERAL TAXES PAID	533,772 27
NET PROFITS AFTER INCOME TAXES	\$16,285,956 08
TRANSFERS FROM GUARANTY FUND	280,000 00
NET CHANGE FOR PERIOD	\$16,565,956 08
SURPLUS AT BEGINNING OF PERIOD*	360,805,600 12
SURPLUS AT END OF PERIOD*	\$377,371,556 20

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3

DIVIDEND RATES
ON ORDINARY DEPOSITS

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955
2	-	-	-	-	-	-	-	-	-	1
2 1/4	-	-	-	-	-	-	-	-	1	1
2 1/2	-	-	-	-	-	-	-	1	6	10
2 3/4	-	-	-	-	-	1	4	6	21	44
2 7/8	-	-	-	-	-	-	-	-	1	1
3	-	-	-	-	2	21	76	110	134	105
3 1/8	-	-	-	-	-	-	3	2	1	9
3 1/4	-	-	1	3	19	97	89	60	20	14
3 3/8	-	-	-	-	-	-	2	-	-	1
3 1/2	-	-	3	22	96	65	11	9	5	2
3 3/4	3	12	21	83	64	2	1	-	-	1
4	85	125	150	77	4	-	-	-	-	-
4 1/8	29	5	-	-	-	-	-	-	-	-
4.20	1	-	-	-	-	-	-	-	-	-
4 1/4	51	36	6	-	-	-	-	-	-	-
4.30	1	-	-	-	-	-	-	-	-	-
4 3/8	2	-	-	-	-	-	-	-	-	-
4 1/2	8	2	-	-	-	-	-	-	-	-
4 7/8	-	1	-	-	-	-	-	-	-	-
Total . . .	180	181	181	185	185	186	186	188	189	189
Average Rates . .	4.12	4.05	3.97	3.82	3.57	3.31	3.16	3.09	2.99	2.95

ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE			
	1964	1963	1962	Not in effect prior to 1962
4 1/4	8	10	10	
4.30	1	-	-	
4 1/2	9	1	-	
4 1/2	55	21	2	
4 5/8	10	2	-	
4 3/4	1	-	-	
5	-	1	-	
Total . . .	84	35	12	
Average Rates . .	4.48	4.45	4.29	

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR . . .	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955
RATE . . .	4.23	4.11	3.99	3.82	3.57	3.31	3.16	3.09	2.99	2.95

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4 COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1964	1963
ACCOUNTS¹		
Number opened during year	434,838	402,386
Number closed during year	419,590	403,119
Number open October 31	3,518,574	3,504,173
Average in each account	\$2,203 00	\$2,036 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$7,752,995,598 00	\$7,132,891,398 00
Increase over previous year	\$620,104,200 00	\$522,315,742 00
Number of deposits during year	9,353,522	9,035,520
Number of withdrawals during year	5,203,835	5,096,359
Average deposit	\$249 00	\$212 00
Average withdrawal	\$386 00	\$326 00
Amount deposited during year	\$2,330,872,947 00	\$1,914,233,597 00
Amount withdrawn during year	\$2,009,372,764 00	\$1,661,514,789 00
LOANS		
Number of real estate loans October 31	552,248	530,224
Average real estate loan October 31	\$10,765 00	\$10,153 00
Number of personal security loans October 31	103,020	90,757
Average amount of same	\$1,383 00	\$1,338 00
INCOME, DIVIDENDS, ETC.		
Total income	\$394,952,726 00	\$361,070,817 00
All dividends paid except extra	298,166,112 00	269,067,116 00
Extra dividends	406,382 00	529,819 00
Expenses	58,844,314 00	55,454,201 00
Federal taxes	533,772 00	420,302 00
State taxes	3,931,145 00	3,439,848 00
Credited to Guaranty Fund	18,998,587 00	17,563,833 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31, 1964			1963		1962		1961		1960	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$29,603,112 44	7.47	3.82	7.83	3.96	8.01	3.96	8.45	4.02	8.75	4.04
Occupancy . . .	7,104,985 10	1.79	.92	1.87	.95	1.96	.97	2.09	1.00	2.17	1.00
Advertising . . .	3,133,703 80	.79	.40	.81	.41	.85	.41	.91	.44	.96	.45
Contributions and Memberships . . .	796,832 82	.20	.10	.20	.10	.21	.11	.23	.11	.24	.11
State Tax . . .	3,931,145 19	.99	.51	.95	.48	.97	.48	.86	.41	.91	.42
Miscellaneous . . .	15,420,286 03	3.90	1.99	3.99	2.02	3.89	1.92	4.06	1.93	4.14	1.91
Total . . .	\$59,990,065 38	15.14	7.74	15.65	7.92	15.89	7.86	16.60	7.91	17.17	7.93

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1960 .	\$331,304,849 47	5.75	\$279,821,055 39	4.85	\$611,125,904 86	10.60
1961 .	346,560,024 78	5.63	294,985,032 37	4.79	641,545,057 15	10.42
1962 .	362,834,755 79	5.46	315,756,033 39	4.75	678,590,789 18	10.21
1963 .	380,163,006 11	5.31	329,547,313 68	4.60	709,710,319 79	9.91
1964 .	398,881,792 36	5.12	344,648,970 74	4.43	743,530,763 10	9.55

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1960 TO 1964, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1960	185	\$3,409,898	\$32,458	.96	\$5,732,013,283	\$251,884,295	4.60	\$1,681	\$181,474	\$2,408,926	\$44,546,586	.777	\$297,234,837	\$11,826,695
1961	185	3,451,187	41,289	1.21	6,127,205,278	395,191,995	6.89	1.775	97,110	2,514,553	47,477,887	.774	451,967,253	7,639,586
1962	181	3,507,066	55,879	1.62	6,610,575,656	483,370,378	7.89	1.885	108,421	3,155,158	50,913,060	.770	505,574,998	9,548,885
1963	181	3,504,173	-2,893	-.08	7,132,891,398	522,315,742	7.90	2.036	420,302	3,439,848	55,451,201	.777	545,877,328	21,897,929
1964	180	3,518,574	14,401	.41	7,752,995,598	620,104,200	8.69	2.203	533,772	3,931,145	58,844,314	.758	561,526,966	21,036,568

SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

Executive Vice President — SBLI Council

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1964

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1964

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
Massachusetts Savings Bank	Boston	Nov. 1, 1925
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
OF SAVINGS BANKS

Ledger Assets:		October 31, 1964
Foreclosed Real Estate		\$195,705 80
Mortgage loans		118,442,496 68
Collateral loans		1,102,226 85
Policy loans		10,732,481 24
U. S. Government securities		25,514,062 58
Other bonds and notes		32,162,541 55
Stocks		2,092,734 76
Cash in office		93,719 22
Deposits in banks		2,117,624 74
Taxes paid on mortgaged property		23,742 73
Other ledger assets		58,112 50
Personal security loans		286,587 98
Improvement loans		197,513 20
Electronic Computer Asset		387,509 36
Total Ledger Assets		\$193,407,059 19
Non-Ledger Assets:		
Interest due and accrued		\$1,121,571 54
Net uncollected and deferred premiums		3,080,740 23
Unification of mortality		194,165 58
Other non-ledger assets		84,674 96
Total Gross Assets		\$197,888,211 50
Non-admitted Assets		190,827 16
Total Admitted Assets		\$197,697,384 34
Liabilities:		
Legal reserve		\$161,037,948 00
Reserve on supplementary contracts		3,966,651 00
Reserve on unreported claims		279,665 14
Dividends left to accumulate		8,328,075 14
Premiums paid in advance		95,824 60
Unearned interest		343,727 06
Salaries, rent, etc., unpaid		21,329 65
Estimated state and federal tax		331,719 71
Unification of mortality		194,165 58
Due General Insurance Guaranty Fund		3,686 34
Suspense liabilities		783,800 88
Policyholders' dividends due and unpaid		46,389 10
Apportioned for 1964 dividends		6,256,986 00
Total Liabilities		\$181,689,968 20
Surplus in banks		16,007,416 14
Total		\$197,697,384 34

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1964

Ledger Assets, October 31, 1963	\$183,792,941	28
Income:		
Life premiums { Level	16,020,660	71
Group	1,164,872	72
Dividends to purchase paid-up additions	1,954,027	37
Annuity premiums	356,723	40
Total premium income	19,496,284	20
Received for supplementary contracts	626,608	52
Dividends left to accumulate at interest	1,313,728	00
Interest and rents	8,979,026	24
Collection fees received from other banks	272,242	81
Unification of mortality	153,431	52
Suspense income	354,391	22
Miscellaneous income	239	25
Profit on sale or maturity of securities	35,827	01
Increase in book value ledger assets	403,722	73
Total income	\$31,635,501	50
Amount carried forward	\$215,428,442	78
Disbursements:		
Death claims	\$5,433,978	83
Matured endowments	725,793	00
Disability claims	5,026	73
Annuity payments	618,403	39
Surrender values	3,068,222	25
Dividends	5,915,845	35
Payments on supplementary contracts	949,606	29
Dividend accumulations surrendered	710,263	95
Collection fees	452,752	63
Medical fees	86,404	20
Salaries	1,150,196	07
Rent	79,758	10
State tax	251,310	48
Federal tax	160,914	89
Social security and unemployment tax	43,521	49
Advertising, printing, postage, etc.	118,336	87
Furniture and fixtures	12,931	69
Miscellaneous expenses	494,670	10
Unification of mortality	153,431	52
Miscellaneous interest payments	9,910	23
Other disbursements	79,376	06
Loss on sale of securities	312,735	06
Reduction in book value ledger assets	16,695	14
Paid to Saving Bank Life Insurance Council	963,136	22
Paid to Treasurer of the Commonwealth	168,591	00
Paid to General Insurance Guaranty Fund	39,572	05
Total disbursements	\$22,021,383	59
Ledger Assets, October 31, 1964	\$193,407,059	19

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1964						
	LEVEL		GROUP		TOTALS	
	No.	Amount	No.*	Amount	No.	Amount
In force Oct. 31, 1963	539,320	\$839,605,509	48,019	\$94,778,815	587,339	\$934,384,324
New Issues	27,906	85,543,554	3,961	6,739,590	31,867	92,283,144
Revivals	—	—	—	—	—	—
Increases	6	8,417,979	5,747	11,034,571	5,753	19,452,550
Terminations:						
Death	3,770	4,530,597	401	718,738	4,171	5,249,335
Disability	—	—	16	53,900	16	53,900
Maturities	874	742,524	—	—	874	742,524
Expires	2,883	4,570,396	1,005	2,772,250	3,888	7,342,646
Surrenders	8,246	10,122,996	—	—	8,246	10,122,996
Lapses	4,400	13,313,569	—	—	4,400	13,313,569
Decreases	6	6,106,265	—	—	6	6,106,265
Withdrawals	—	—	136	474,161	136	474,161
In force Oct. 31, 1964	547,053	894,180,695	56,169	108,533,927	603,222	1,002,714,622

*Represents the certificate holders of master group policies.
There are also in force as of October 31, 1963, 8,235 annuity contracts representing annual payments of \$1,049,388.58.

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND	
Principal Office: 47 Franklin Street, Boston	
Organized July 30, 1907	Commenced business June 22, 1908
Robert A. MacLellan, <i>President</i>	Daniel F. Sullivan, <i>Vice President</i>
Philip J. Coady, <i>Treasurer</i>	Francis D. Pizzella, <i>Clerk</i>
BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan, P. J. Coady, W. J. Fitzgerald, James W. Hull	

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1964	
Ledger Assets, October 31, 1963	\$1,760,600 59
RECEIPTS	
Net interest on investments in U.S. Treasury Bonds	\$70,788 92
Unification of mortality payments from insurance banks	153,431 52
Payments from insurance banks to General Insurance Guaranty Fund	39,572 05
Profit on sale of securities	—
	263,792 49
	\$2,024,393 08
DISBURSEMENTS	
Unification of mortality payments to insurance banks	\$153,431 52
Reimbursement to State under Chapter 178, Section 17	—
Miscellaneous expense	878 89
Loss on sale of securities	14 77
	\$154,325 18
Ledger Assets, October 31, 1964	\$1,870,067 90

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1964	
U. S. Treasury Securities	\$1,449,131 54
Deposit balance in Savings Bank	401,116 97
Deposit balance in National Bank	19,819 39
Total Ledger Assets	\$1,870,067 90

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1964

Ledger Assets — October 31, 1963 \$ 443 31

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council . 963,136 22 \$963,579 53

DISBURSEMENTS

Salaries	\$463,826 40	
Rent	50,621 54	
Social security and unemployment tax	19,204 28	
Advertising, printing, postage, etc.	306,241 02	
Furniture and fixtures	76,417 21	
Miscellaneous expense	46,171 25	962,481 70

Ledger Assets — October 31, 1963 \$1,097 83

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1964

Suspense credit balance	\$235,420 99*
Deposit in banks	236,518 82
Total	\$ 1,097 83

*Deduction.

Mass: Dept of Banking and Finance
The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending December 31, 1964

SECTION D
RELATING TO
TRUST COMPANIES AND CERTAIN
OTHER FINANCIAL INSTITUTIONS

STATE LIBRARY OF MASSACHUSETTS

SEP 2 1965

STATE HOUSE, BOSTON

MASS. OFFICIAL

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1964
See 3
A

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks
JOHN B. HYNES

Deputy Commissioner of Banks
WILLIAM P. MORRISSEY

Deputy Commissioner of Banks and General Counsel
JOHN P. CLAIR

Chief Director of Bank Examinations
ARTHUR B. MALONE

Director of Trust Company Examinations
EDWARD R. BRADY

Assistant Director of Trust Company Examinations
LAURIE A. EBACHER

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON, APRIL 1, 1965

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1964.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

TRUST COMPANIES

During the year 1964 there was a net loss of three trust companies. On February 1, 1964 the Security Trust Company, Lynn, consolidated with the Danvers National Bank under the charter of the latter bank. On July 31, 1964 the Industrial City Bank and Trust Company, Worcester, merged with the Mechanics National Bank, Worcester, under the national charter. The Cape Cod Trust Company, Harwich, consolidated with the Hyannis Trust Company on April 30, 1964 under the new name Cape Cod Bank and Trust Company, Hyannis, and the charter of the Hyannis Trust Company. The First National Bank of Westboro merged with the Guaranty Bank & Trust Company, Worcester, as of June 30, 1964.

There were sixty-four trust companies conducting business as of December 31, 1964.

The total resources of the banking departments of Massachusetts trust companies at the close of 1964 amounted to \$2,524,174,000, a gain of \$99,390,000 over the prior year.

The total capital funds of the trust companies increased by \$11,249,000 during the year and as of December 31, 1964 totaled \$261,059,000 or approximately 10.34% of the total resources of the banking departments. These capital funds include \$26,500,000 in so-called valuation reserves which are treated here as capital reserves for statistical purposes.

Gross earnings totaled \$136,968,686, a gain of \$9,201,141 of which more than 50% was due to increased income from interest and discount on loans and an additional 20% from increased income from the trust departments.

Net current operating earnings of \$40,462,935 before income taxes for the year 1964 increased \$2,648,454 over the prior year. Income taxes paid or accrued increased by \$233,546 over 1963 and amounted to \$15,501,746 or 38.31% of the net current operating earnings.

Net profits before dividends to stockholders of \$21,772,995 showed an increase of \$3,355,409. Dividends paid to stockholders amounted to \$11,269,668 or 51.76% of the net profits before dividends.

The percentage of net capital funds to total net assets on December 31, 1964, was 9.39% as compared to 9.34% on December 31, 1963. The average for the past ten years is 9.11%. The amount of capital funds in this instance does not include valuation reserves. This capital ratio compares favorably with the national average as of June 30, 1964 which was 8.30% for all insured commercial banks in the nation. It further indicates management's ability to retain earnings and build up reserves for the protection of the depositors while paying increased dividends to savings depositors and returning a fair portion of the profits to the shareholders.

Banking Departments

As previously mentioned, the resources of the banking departments were \$99,390,000 greater on December 31, 1964 than the previous year. This was in spite of approximately \$39,000,000 withdrawn by the two banks that left the state system. The loan portfolio comprised the largest gain dollarwise among the various assets, increasing by \$115,990,000 to a total of \$1,316,049,000 or 52.14% of the total assets. This increase was partially offset by the corresponding decrease of \$35,932,000 in cash and U. S. Government obligations which totaled \$906,627,000 on December 31, 1964, and represented 35.92% of the total assets of these departments.

Demand deposits of individuals, partnerships and corporations continued to increase and as of the close of 1964 stood at \$1,352,981,000. While deposits of the U. S. Government declined by some \$9,821,000, the deposits of states, counties and municipalities rose \$8,862,000 with the net effect of these combined deposits showing a decrease of \$959,000. The overall demand deposits in the trust com-

panies continued their growth and as of December 31, 1964 totaled \$1,729,983,000, an increase of \$28,706,000 over the prior year. Commercial time deposits continued their rapid rise and now stand at \$80,703,000, an increase of \$42,599,000 or 111.80% during the past two years.

Sixty-one trust companies reported savings deposits amounting to \$354,762,000, an increase of \$18,520,000 or 5.51% over the year 1963. When consideration is given to the approximately \$12,200,000 in savings deposits withdrawn by the two banks no longer members of the state system, the increase among state member banks was closer to \$30,720,000 or 9.14%. Savings deposits in trust companies have experienced a steady growth over the years. The average rate of interest for 1964 was 3.16%.

Total capital funds, as previously mentioned, showed another gain for the year and on December 31, 1964, exclusive of valuation reserves, amounted to \$234,558,677. Included in the capital accounts are the Guaranty Funds amounting to \$16,066,000 which are maintained as a protection for savings deposits. The total capital funds are approximately 12.04% of all deposits.

As an additional protection to both savings and commercial depositors, sixty-one of the sixty-four trust companies in this Commonwealth are insured by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

Trust Departments

The resources of the trust departments continued to experience a steady growth and as of December 31, 1964 totaled \$3,844,155,000. This is an increase of \$331,799,000 during the year. Approximately two-thirds of this increase was reflected in additional holdings of corporate stocks. This continued growth is testimony of the public acceptance of the fiduciary services offered by our trust companies.

There are thirty-three trust companies actively exercising trust department functions. The assets of agency accounts in these departments are carried at a book value of \$5,295,978,000. Nine of these banks also held assets of \$470,795,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

*Comparative Figures Relating to All Trust Companies on December 31, 1964
and December 31, 1963*

	(Amounts shown in thousands)		
	1964	1963	INCREASE
Number of trust companies ¹	64	67	3
Members of Federal Deposit Insurance Corporation ¹	61	64	3
Members of Federal Reserve System ¹	18	19	1
Banking Departments:			
Capital stock	\$ 71,688	\$ 67,571	\$ 4,117
Surplus, guaranty fund, undivided profits, and reserves ²⁻³	189,370	182,240	7,130
Demand deposits	1,729,983	1,701,277	28,706
Time deposits	80,703	60,287	20,416
Savings deposits	358,455	339,831	18,624
Total assets	2,524,174	2,424,784	99,390
Trust Departments total assets	3,844,155	3,512,356	331,799
Total resources in both departments	6,368,329	5,937,140	431,189

¹ Decrease.
² Includes earnings retained in trust departments.
³ Includes valuation reserves (1964) \$26,500; (1963) \$25,778.

Increases of Common Stock

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Jan. 14, 1964	Essex Trust Company, Lynn	\$ 48,000	\$1,001,000
Jan. 20, 1964	Franklin County Trust Company, Greenfield	20,000	480,000
Jan. 23, 1964	Dedham Trust Company, Dedham	57,525	441,025
Jan. 23, 1964	Harvard Trust Company, Cambridge	2,200,000	4,400,000
Jan. 27, 1964	Commercial Bank and Trust Company, Wilmington	15,750	330,750
Feb. 1, 1964	Guaranty Trust Company, Waltham	96,800	580,800
Feb. 19, 1964	Commerce Bank & Trust Company, Worcester	175,000	525,000
Mar. 5, 1964	Citizens Bank and Trust Company of Peabody, Peabody	50,000	300,000
Mar. 16, 1964	Brighton Bank & Trust Company, Boston	50,000	300,000
Apr. 8, 1964	Framingham Trust Company, Framingham	625,000	1,875,000
Apr. 23, 1964	Cape Cod Bank and Trust Company, Hyannis	150,000	450,000
Apr. 30, 1964	Quincy Trust Company, Quincy	50,000	400,000
May 28, 1964	Milton Bank and Trust Company, Milton	37,500	312,500
June 10, 1964	Garden City Trust Company, Newton	110,928	630,936
June 11, 1964	Cape Ann Bank & Trust Company, Gloucester	120,000	600,000
June 24, 1964	Guaranty Bank & Trust Company, Worcester	250,000	1,721,200
July 10, 1964	Depositors Trust Company, Medford	66,000	396,000
July 24, 1964	Attleboro Trust Company, Attleboro	25,000	275,000
Oct. 15, 1964	City Bank & Trust Company, Boston	30,000	630,000
Nov. 10, 1964	Norfolk County Trust Company, Brookline	670,000	3,350,000
Dec. 2, 1964	Town Bank and Trust Company, Brookline	60,000	360,000
Dec. 10, 1964	Guaranty Trust Company, Waltham	116,160	696,960

Reduction of Common Stock

EFFECTIVE DATE	NAME OF BANK	AMOUNT OF DECREASE
Feb. 21, 1964	Security Trust Company, Lynn (consolidated with Danvers National Bank, Danvers)	\$550,000
Apr. 30, 1964	Cape Cod Trust Company, Harwich (consolidated with Hyannis Trust Company, Hyannis — name of continuing bank known as Cape Cod Bank and Trust Company, Hyannis)	125,000
July 31, 1964	Industrial City Bank and Trust Company, Worcester (merged with The Mechanics National Bank of Worcester)	285,120

Changes in Name Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 20, 1964	Essex Trust Company to Essex County Bank and Trust Company	25 Exchange Street, Lynn
Mar. 30, 1964	Saugus Trust Company to Saugus Bank and Trust Company	466 Lincoln Avenue, Saugus
Apr. 23, 1964	Hyannis Trust Company to Cape Cod Bank and Trust Company	307 Main Street, Hyannis

Branch Offices Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 3, 1964	Beverly Trust Company, Beverly	81 Elm Street, Danvers
Jan. 3, 1964	Essex Trust Company, Lynn	28 Elm Street, Danvers
Jan. 3, 1964	Essex Trust Company, Lynn	11 Center Court, Lynnfield Center
Jan. 3, 1964	Essex Trust Company, Lynn	205 Broadway, Saugus
Jan. 3, 1964	Essex Trust Company, Lynn	West Peabody
Jan. 7, 1964	Coolidge Bank and Trust Company, Watertown	176 Alewife Brook Parkway, Cambridge
Mar. 4, 1964	Quincy Trust Company, Quincy	302 North Main Street, Randolph
Mar. 4, 1964	State Street Bank and Trust Company, Boston	Bennington Street, East Boston
Mar. 4, 1964	Valley Bank and Trust Company, Springfield	Cor. Winsor and Sewall Streets, Ludlow
Apr. 16, 1964	Berkshire Bank & Trust Company, Pittsfield	43-45 Veterans Memorial Drive, North Adams
Apr. 16, 1964	Newton-Waltham Bank and Trust Company, Waltham	Speen and Worcester Streets, Natick
Apr. 16, 1964	Garden City Trust Company, Newton	401 Washington Street, Woburn
Apr. 30, 1964	Brighton Bank & Trust Company, Boston	60 Tremont Street, Boston
Apr. 30, 1964	State Street Bank and Trust Company, Boston	Longwood Avenue, Boston
June 25, 1964	B. M. C. Durfee Trust Company, Fall River	236 South Main Street, Fall River
June 25, 1964	B. M. C. Durfee Trust Company, Fall River	President Avenue and North Main Street, Fall River
June 25, 1964	Bristol County Trust Company, Taunton	Weir Village, Taunton
June 25, 1964	Dedham Trust Company, Dedham	V. F. W. Parkway, Dedham
June 25, 1964	Fall River Trust Company, Fall River	216 New Boston Road, Fall River
June 25, 1964	Fall River Trust Company, Fall River	848 State Road, North Westport
July 28, 1964	Garden City Trust Company, Newton	Science Park, Crosby Drive, Bedford
Sept. 30, 1964	B. M. C. Durfee Trust Company, Fall River	Pleasant Street, Fall River
Sept. 30, 1964	City Bank & Trust Company, Boston	130 Newmarket Square, Boston
Sept. 30, 1964	Commerce Bank & Trust Company, Worcester	426 Main Street, Worcester
Sept. 30, 1964	Framingham Trust Company, Framingham	Cor. Cochituate Road and Whittier Street, Framingham
Sept. 30, 1964	Garden City Trust Company, Newton	275 Centre Street, Newton Corner
Dec. 3, 1964	Fall River Trust Company, Fall River	South Main Street, Assonet
Dec. 3, 1964	First Bank and Trust Company of Needham, Needham	East Street, Dedham
Dec. 3, 1964	Framingham Trust Company, Framingham	Cor. Powder House Road and Main Street, Sherborn

Changes in Location Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Apr. 30, 1964	Norfolk County Trust Company, Brookline (Branch Office)	478 Main Street, Medfield
June 25, 1964	Harvard Trust Company, Cambridge (Branch Office)	615 Concord Avenue, Cambridge
Sept. 30, 1964	County Bank and Trust Company, Cambridge (Branch Office)	152-160 Cambridge Street, East Cambridge
Dec. 3, 1964	Berkshire Bank & Trust Company, Pittsfield (Branch Office)	740 South Main Street, Great Bar- rington

*Legislation Enacted Relating to Trust Companies
and Certain Other Financial Institutions*

Acts of 1964

CHAPTER	AMENDMENT TO:	DESCRIPTION
93	G.L., C. 167, s. 52	Permitting banks to close for reason of national mourning, rejoicing or any emergency upon proclamation of the Governor and without risk of adverse legal consequences.
232	G.L., C. 168, s. 47	Permitting savings banks to invest in the stock of bank holding companies in limited instances.
236	G.L., C. 167, new s. 56B; G.L., C. 175, s. 110, subdiv. A, B; s. 177, 184	Authorizing banks to purchase group accident and health insurance on the lives of debtors who request such insurance.
269	G.L., C. 26, s. 3	Establishing the office of Deputy Commissioner and General Counsel in the Division of Banks and Loan Agencies.
279	G.L., C. 172, s. 51	Exempting certain savings deposits in a trust company from the limitations on the amount to be held in savings deposits accounts.
300	G.L., C. 172, s. 17	Further regulating the submission and content of certain reports to the directors of a trust company.
304	G.L., C. 172, s. 64	Relative to the guaranty fund for savings deposits in a trust company.
731	G.L., C. 167, new s. 51C	Allowing first mortgage loans on units of condominiums, subject to regulations of the commissioner.

Resolves of 1964

CHAPTER	DESCRIPTION
5	Reviving and continuing, among others, the unpaid special commission, charged with investigating and studying the laws of the Commonwealth relating to loans and credit.
68	Increasing the scope of the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit.
115	Authorizing the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit to file interim reports.

Regulations

January 2, 1964 Regulations relative to investments in loans guaranteed in whole or in part by the Administrator of Veterans' Affairs and secured by liens on real properties located inside the Commonwealth.

CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

There were three corporations doing business under this statute on December 31, 1964, with total assets of \$14,317,673. One of these is a Morris Plan company and the other two are banking companies. The deposits of one of the latter are insured up to \$10,000 by the Federal Deposit Insurance Corporation.

TRANSMISSION AGENCIES

Money transmitted to foreign countries during 1964 by those holding licenses under Chapter 169 of the General Laws amounted to \$1,183,311 which is approximately the same amount as the prior year.

There were five licenses in force on December 31, 1964 to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds in the custody of the State Treasurer and Receiver General. Their other assets are not under the supervision of the Commissioner of Banks.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION
AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Company, Baystate Corporation, and Shawmut Association, the last two corporations as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority. The total assets of these institutions including the various trust funds administered totaled \$505,282,073 on December 31, 1964.

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

TRUST COMPANIES

NAME	LOCATION	Pages		
		Officers, Directors, etc.	Assets	Liabilities, etc.
Arlington Trust Company	Lawrence	9	38	40
Athol Bank and Trust Company	Athol	4	18	20
Attleboro Trust Company	Attleboro	4	19	21
Berkshire Bank & Trust Company	Pittsfield	12	47	49
Beverly Trust Company	Beverly	4	19	21
B. M. C. Durfee Trust Company	Fall River	8	31	33
Boston Safe Deposit and Trust Company	Boston	4	19	21
Brighton Bank & Trust Company	Boston	4	19	21
Bristol County Trust Company	Taunton	14	51	53
Brookline Trust Company	Brookline	6	23	25
Cambridge Trust Company	Cambridge	6	27	29
Cape Ann Bank & Trust Company	Gloucester	8	35	37
Cape Cod Bank and Trust Company	Hyannis (Barnstable)	9	35	37
Chatham Trust Company	Chatham	7	30	32
Citizens Bank and Trust Company of Peabody	Peabody	11	47	49
City Bank & Trust Company	Boston	4	19	21
Commerce Bank & Trust Company	Worcester	16	59	61
Commercial Bank and Trust Company	Wilmington	15	59	61
Coolidge Bank and Trust Company	Watertown	15	55	57
County Bank and Trust Company	Cambridge	7	27	29
Dedham Trust Company	Dedham	7	31	33
Depositors Trust Company	Medford	10	42	44
Essex County Bank and Trust Company	Lynn	10	39	41
Fall River Trust Company	Fall River	8	31	33
Falmouth Trust Company	Falmouth	8	31	33
Fiduciary Trust Company	Boston	5	22	24
First Bank and Trust Company of Haverhill	Haverhill	9	35	37
First Bank and Trust Company of Needham	Needham	11	43	45
Framingham Trust Company	Framingham	8	34	36
Franklin County Trust Company	Greenfield	8	35	37
Garden City Trust Company	Newton	11	46	48
Guaranty Bank & Trust Company	Worcester	16	59	61
Guaranty Trust Company	Waltham	14	55	57
Harvard Trust Company	Cambridge	7	27	29
Lexington Trust Company	Lexington	9	39	41
Lynn Safe Deposit & Trust Company	Lynn	10	39	41
Malden Trust Company	Malden	10	39	41
Massachusetts Bank and Trust Company	Brockton	6	23	25
Melrose Trust Company	Melrose	10	43	45
Middleborough Trust Company	Middleborough	11	43	45
Milton Bank and Trust Company	Milton	11	43	45
Natick Trust Company	Natick	11	43	45
Naumkeag Trust Company	Salem	12	47	49
Newton-Waltham Bank and Trust Company	Waltham	14	55	57
Norfolk County Trust Company	Brookline	6	26	28
Old Colony Trust Company	Boston	5	23	25
Quincy Trust Company	Quincy	12	47	49
Rockland Trust Company	Rockland	12	47	49
Safe Deposit Bank and Trust Company	Springfield	13	51	53
Saugus Bank and Trust Company	Saugus	13	50	52
Shrewsbury Bank and Trust Company	Shrewsbury	13	51	53
Slade's Ferry Trust Company	Somerset	13	51	53
State Street Bank and Trust Company	Boston	5	23	25
Surety Bank and Trust Company	Wakefield	14	54	56
The First Bank and Trust Company	Chelmsford	7	31	33
Town Bank and Trust Company	Brookline	6	27	29
United States Trust Company	Boston	5	23	25
University Trust Company	Cambridge	7	27	29
Valley Bank and Trust Company	Springfield	13	51	53
Wakefield Trust Company	Wakefield	14	55	57
Ware Trust Company	Ware	15	55	57
Western Bank and Trust Company	West Springfield	15	58	60
Winchester Trust Company	Winchester	15	59	61
Woburn Bank and Trust Company	Woburn	15	59	61

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER,
DIRECTORS AND MEMBERS OF
EXECUTIVE COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL**Athol Bank and Trust Company**
384 Main StreetB.D. Colton
*President*R. H. Barry
*Treasurer**Directors*

T. J. Arria	*M. J. Grossman
*R. H. Barry	Irving Leighton
B. A. Berman	*T. S. Mann
*C. C. Carbone	*A. J. McKenna
M. A. Casella	H. W. Peterson
E. F. Cetto	Louis Plotkin
Barry Coltin	*Maurice Shear
*William Coltin	E. C. Temple
*D. E. Dick	Robert Waldman
J. D. Eaton	Leonard Zonis
J. G. Gagliardi	*Allan Zuker
G. R. Girardi	Howard Zuker

ASSETS

Banking Department . . \$2,221,482 73

ATTLEBORO**Attleboro Trust Company**
8 North Main Street**Branch Offices**

7 County Street, Attleboro

2 North Washington Street, North Attleboro

S. M. Gower, Jr.
*President*H. C. MacKell
*Treasurer**Directors*

*E. H. Augat	G. E. Nerney
G. G. Bergh	*W. A. Nerney
C. W. Cederberg	R. V. Olson
*L. S. Chilson	W. C. H. Prentice
*P. M. Engel	L. B. Smith
E. R. Farrell, Jr.	H. H. Sweet
*S. M. Gower, Jr.	*W. F. Walton
A. R. Hilsinger, Jr.	G. L. Williams
*A. A. Ley	J. E. Winter
J. W. McIntyre	C. R. Yeager

ASSETSBanking Department . . \$16,292,256 33
Trust Department . . 8,469,021 32**BEVERLY****Beverly Trust Company**
165-167 Cabot Street**Branch Offices**

721 Hale Street, Beverly Farms

81 Elm Street, Danvers

325 Broadway, Lynnfield

Post Office Square, Lynnfield

5 Dodge Street, North Beverly

Hamilton Shopping Center, South Hamilton

R. H. Corning
*President*E. E. Hatch
*Treasurer**Directors*

R. J. Broderick	*R. H. Gove
R. J. Brown	N. R. Jack
*R. H. Corning	*O. J. Kanter
*H. L. Desjardins	A. G. Means
C. H. Glovsky	R. C. Southwick

ASSETSBanking Department . . \$14,549,598 01
Trust Department . . 139,758 06**BOSTON****Boston Safe Deposit and Trust Company**
100 Franklin StreetWilliam W. Wolbach
*President*R. E. Bennink
*Treasurer**Directors*

*V. R. Alden	R. R. Higgins
John Barker, Jr.	*D. J. Hurley
G. W. Blakeley, Jr.	*John Lowell
R. F. Chick	*Ralph Lowell
H. C. Cornuelle	*George Olmsted, Jr.
D. C. Crockett	George Putnam, Jr.
Edward Dane	J. R. Quarles
*C. F. Eaton, Jr.	*S. R. Rabb
J. W. Forrester	D. P. Robinson, Jr.
C. F. Gay	*J. E. Rogerson
R. F. Gow	*W. W. Wolbach
J. L. Grandin, Jr.	

ASSETSBanking Department . . \$100,907,651 40
Trust Department . . 745,469,251 88**Brighton Bank & Trust Company**
363 Washington Street
(Brighton District)M. C. Daly
*President*W. A. Smith
*Treasurer**Directors*

Nunziato Antonellis	E. P. Ford
Nunziato Antonellis, II	*E. T. Kiley
*George Cahill	E. J. King
A. J. Cellucci	Eli Sokolove
J. H. Connors	J. W. Sullivan
*Nazzareno Cuggino	A. J. Welch, Jr.
*M. C. Daly	

ASSETS

Banking Department . . \$3,510,684 26

City Bank & Trust Company
175 Washington StreetRubin Epstein
*President*D. G. Doty
*Treasurer**Directors*

H. R. Brownson	*David Livingston
*Leon Cangiano	J. E. Margolis
N. S. Coyne	Harry Marks
Martin DeMatteo, Jr.	*S. W. Poorvu
D. G. Doty	W. C. Rowe
*W. P. Dugan	Frances Tomasello
*Rubin Epstein	V. P. Wilbur
St. Clair E. Hale	M. J. Zabarsky
Maurice Krasner	

ASSETS

Banking Department . . \$34,988,891 70

Fiduciary Trust Company
10 Post Office Square

R. H. Gardiner
President

J. O. Bangs
Treasurer

Directors

J. Q. Adams
J. B. Ames
*J. O. Bangs
J. W. Bryant
Samuel Cabot, Jr.
Philip Dean
*R. H. Gardiner
F. C. Gray
H. R. Guild
F. W. Hatch, Jr.
A. B. Hunt
E. H. Kendrick

R. M. P. Kennard
R. T. Lyman, Jr.
*E. F. MacNichol
*E. H. Osgood
R. C. Paine
M. D. Perkins
*P. H. Theopold
J. L. Thorndike
J. N. White
*R. G. Wiese
*R. B. Williams

ASSETS			
Banking Department	.	.	\$14,260,217 45
Trust Department	.	.	199,856,787 23

Old Colony Trust Company
1 Federal Street

Branch Office
45 Milk Street

Paul I. Wren
President

R. W. Ficken
Treasurer

Directors

J. S. Ames, Jr.
S. C. Badger
G. R. Brown
F. H. Burr
C. C. Cabot
A. J. Casner
F. C. Church
*A. L. Coburn, Jr.
R. C. Damon
J. L. Gardner
C. W. Haffenreffer
C. S. Hart
Amor Hollingsworth

J. E. Lawrence
H. M. Leen
J. W. Lund
J. R. Morss
J. T. Noonan
*A. H. Parker, Jr.
Q. A. Shaw, Jr.
*H. S. Warren
H. B. Washburn, Jr.
C. A. Wood
J. N. Worcester
*P. I. Wren

ASSETS			
Banking Department	.	.	\$12,897,054 68
Trust Department	.	.	1,763,635,086 18

State Street Bank and Trust Company
111 Franklin Street

Branch Offices
Corner Arlington and Providence Streets
587 Boylston Street
691 Boylston Street
711 Boylston Street
16 Court Street
24 Federal Street
125 High Street
Corner Massachusetts Avenue and Boylston Streets
Corner State and Congress Streets
71 Summer Street
300 Western Avenue, Brighton
60 Newmarket Square, Roxbury
2343 Washington Street, Roxbury
631 V.F.W. Parkway, West Roxbury

H. F. Hagemann, Jr.
President

D. J. Lewis
Treasurer

Directors

C. B. Barnes
*E. L. Bigelow
H. M. Bliss
*Theodore Chase
*W. H. Clafin
*W. S. Edgerly
F. M. Forbes, Jr.
A. E. Gilman
*H. F. Hagemann, Jr.
E. B. Hanify
C. E. Hodges
H. P. Hood
J. S. Howe

C. M. Hutchins
*W. D. Ireland
P. M. Morgan
*Robert Proctor
H. S. P. Rowe
*Richard Saltonstall
W. B. Snow
*C. H. Wardwell
Moses Williams
*J. J. Wilson
*S. H. Wolcott, Jr.
A. S. Woodworth

ASSETS			
Banking Department	.	.	\$713,602,667 63
Trust Department	.	.	685,007,343 93

United States Trust Company
30 Court Street

Branch Offices
475 Blue Hill Avenue
1603 Blue Hill Avenue

A. R. Morse
President

John Morse
Treasurer

Directors

*D. M. Boylan
*F. S. Deland
*A. H. Dolben
H. B. Ehrmann
*P. W. Fitzpatrick
*M. S. Grossman

*A. R. Morse
John Morse
*J. R. Morse
E. P. Pope
G. F. Wallburg
P. C. Welch

ASSETS			
Banking Department	.	.	\$48,474,870 94
Trust Department	.	.	15,561,759 88

*Executive Committee Member.

BROCKTON**Massachusetts Bank and Trust Company**
245 Main StreetOswald Braadland
*President*J. E. Sullivan
*Treasurer**Directors*

*Oswald Braadland	*F. A. Kincus
*S. C. Brown	*Jerome Lang
*J. G. Callahan	*J. N. Lipman
*Max Coffman	*E. D. Mullare
*R. C. Jones	*J. M. Tosca

ASSETS

Banking Department . . \$3,529,246 82

BROOKLINE**Brookline Trust Company**
1341 Beacon Street**Branch Offices**1346 Beacon Street
1627 Beacon Street
1228 Boylston Street
1 Harvard StreetG. W. Graham
*President*F. J. Paul
*Treasurer**Directors*

W. A. Anastos	*T. C. Haffenreffer, Jr.
F. W. Capper	W. J. Hickey, Jr.
Hamilton Coolidge	R. G. Pease
*Edward Dane	Samuel Pinanski
*F. S. Deland, Jr.	B. B. Rapalyea
*G. W. Graham	C. F. Rowley

ASSETSBanking Department . . \$32,275,495 75
Trust Department . . 2,772,942 10**Norfolk County Trust Company**
1319 Beacon Street**Branch Offices**629 Hammond Street
2 Elm Street, Braintree
1000 Washington Street, South Braintree
710 Washington Street, Canton
390 Washington Street, Dedham
858 Washington Street, Dedham
49 Main Street, Franklin
478 Main Street, Medfield
Main Street, Medway
2 Eliot Street, Milton
376 Granite Avenue, East Milton
1055 Great Plain Avenue, Needham
250 Highland Avenue, Needham Hts.
968 Highland Avenue, Needham Hts.
699 Washington Street, Norwood
1381 Hancock Street, Quincy
60 McGrath Highway, Quincy
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
132 Washington Street, East Walpole
15 Central Street, Wellesley
342 Washington Street, Wellesley Hills
693 High Street, Westwood
525 Washington Street, Weymouth**Norfolk County Trust Company (Continued)**J. P. Winchester
*President*W. F. Peters
*Treasurer**Directors*

P. D. Balcom	J. W. Kunhardt
J. P. Birmingham	*Harvey MacArthur
Matthew Brown	C. F. Machen
*E. O. Cappers	D. J. Mann
*F. A. Carlson	A. C. McMeniman
D. P. Carter	*H. B. Nash
*D. P. Colburn	F. P. Parker
K. F. Corcoran	R. P. Sonnabend
D. H. Danforth	*Neil Tillotson
D. P. DiMaggio	*R. S. Willis
J. H. Draper, Jr.	*J. P. Winchester
*George Howland	

ASSETSBanking Department . . \$157,109,651 25
Trust Department . . 9,175,646 59**Town Bank and Trust Company**
294 Harvard StreetJ. R. Ambrogne
*President*J. J. Callahan, Jr.
*Treasurer**Directors*

*J. R. Ambrogne	H. J. Lewenstein
*F. G. Begley	*R. C. Linnell
C. N. Collatos	*Raymond Mannos
*Martin Colten	S. L. Miller
Terrence Geoghegan	F. P. Nadel
G. I. Glunts	F. J. Reardon
Stanley Gruber	N. E. Rogen
M. B. Kafker	P. D. Slater

ASSETS

Banking Department . . \$3,946,475 42

CAMBRIDGE**Cambridge Trust Company**
1336 Massachusetts AvenueG. A. Macomber
*President*R. F. Doyle
*Treasurer**Directors*

*R. B. Bailey	*G. A. Macomber
S. E. Bain	M. P. McNair
William Bentinck-Smith	W. L. Payson
R. F. Bradford	E. W. Phippen
H. G. Bradlee	J. I. Stockwell
Melville Chapin	W. L. Taggart, Jr.
L. H. Clark	*S. F. Teele
*J. M. Dry	C. M. Williams
*H. M. Hague	H. D. Winslow
M. G. Kispert	

ASSETSBanking Department . . \$29,355,467 64
Trust Department . . 16,962,469 62

County Bank and Trust Company
515 Massachusetts Avenue
Branch Office
310 Cambridge Street

B. H. Bowden <i>President</i>	F. E. Morse <i>Treasurer</i>
<i>Directors</i>	
*B. H. Bowden	R. W. MacPherson
J. V. Harrington	*R. F. Nutting
*B. A. Johnson	E. I. Snider
W. L. Larkin	*F. L. Tucker
F. H. Lovejoy	*C. V. Vappi

ASSETS

Banking Department . . \$16,518,298 16

Harvard Trust Company
1414 Massachusetts Avenue
Branch Offices
615 Concord Avenue
226 Main Street
674 Massachusetts Avenue
689 Massachusetts Avenue
1847 Massachusetts Avenue
575 Technology Square
655 Massachusetts Avenue, Arlington
10 Leonard Street, Belmont
63 Trapelo Road, Belmont
491 Trapelo Road, Belmont
38 Main Street, Concord
288 Great Road, Littleton

T. R. Beal <i>President</i>	D. P. Noyes <i>Treasurer</i>
---------------------------------------	--

Directors

G. E. Bates	*C. P. Fuller
*T. R. Beal	*H. U. Greene
P. R. Corcoran	Helge Holst
E. A. Crane	E. S. Newbury, Jr.
J. M. Curley, Jr.	J. F. Rich
*P. V. Cusick	D. M. Robinson
J. K. Damon	Alan Steinert
*R. R. Duncan	*T. L. Storer
R. W. Fawcett	J. O. Welch
H. S. Ferguson	L. G. Wiggins
E. L. Frost	H. G. Wilton

ASSETS

Banking Department . . \$146,141,011 59
 Trust Department . . . 80,069,009 94

University Trust Company
2360 Massachusetts Avenue

C. A. Brusch <i>President</i>	H. L. McKinnon <i>Treasurer</i>
---	---

Directors

*C. A. Brusch	*F. A. Massé
*J. L. Danehy	Harry Mazman
Thomas Danehy	*D. M. Murphy
C. T. Dorfman	*P. J. Nelligan
J. F. Griffin	J. T. White
*T. W. Lynch	*F. R. Zelck

ASSETS

Banking Department . . \$6,101,775 99

CHATHAM

Chatham Trust Company
Main Street

C. A. Bearse <i>President</i>	J. W. Deer <i>Treasurer</i>
---	---------------------------------------

Directors

C. A. Bearse	J. T. Manson, II
*E. B. Ellis	K. H. Pratt
*C. C. Harding	*H. F. Reynolds
F. W. Howes	

ASSETS

Banking Department . . \$3,836,971 11

CHELMSFORD

The First Bank and Trust Company
44 Central Square
Branch Offices
199 Boston Road, North Billerica
290 Central Street, Lowell

W. C. Lahue <i>President</i>	E. F. Day <i>Treasurer</i>
--	--------------------------------------

Directors

M. J. Brown	C. S. Kokinos
E. F. Burns	*W. C. Lahue
J. L. Cooney	*C. A. E. Peterson
N. E. Day	*E. V. Whalen
*R. A. Johnson	

ASSETS

Banking Department . . \$6,721,031 50

DEDHAM

Dedham Trust Company
567 High Street

Branch Offices

157 Central Street, Norwood
129 South Street, Plainville
907 Main Street, Walpole

V. B. Hitchins <i>President</i>	J. W. McDonald <i>Treasurer</i>
---	---

Directors

H. J. Cannon	F. J. Moran
H. J. Carney	J. J. Morley
*R. B. Conant, Jr.	J. J. Murphy
*A. G. Geishecker	*F. W. Musche
R. P. Greaves	H. M. Putnam
V. B. Hitchins	J. J. Riley
*F. A. Hunt	F. W. Rust, Jr.
A. J. Lorusso	H. B. Siegle
W. D. McLean	*R. J. Vitelli
C. J. Monahan	

ASSETS

Banking Department . . \$13,546,636 32

FALL RIVER

B. M. C. Durfee Trust Company
80 North Main Street

Branch Offices
77 Bank Street
236 South Main Street

W. R. S. Eaton
President

W. B. Clayton, Jr.
Treasurer

Directors

P. L. Amiot
G. R. Ashworth
D. A. Brayton
Edward Brayton
*J. S. Brayton, Jr.
L. S. Brayton
P. S. Brayton
R. M. Brown
L. S. Chace, Jr.
H. E. Clarkin
*George Delano, Jr.

*W. R. S. Eaton
W. C. Hathaway
Benjamin Horvitz
*T. J. Hudner
E. A. Jaffe
Prescott Jennings
William Mason
*C. M. Moran
*M. N. Sobloff
R. F. Sykes
*M. F. Welsh

ASSETS

Banking Department	.	.	\$37,301,316	51
Trust Department	.	.	31,359,215	18

Fall River Trust Company
43 North Main Street

Branch Offices
216 New Boston Road
1219 Pleasant Street
1601 South Main Street
111 Stafford Road
848 State Road, North Westport
891 County Street, Somerset
435 Wilbur Avenue, Swansea

Anthony Perry
President

C. L. Raymond
Treasurer

Directors

*J. A. Faria
*S. S. Feinberg
*J. E. O'Neil
*Anthony Perry

*A. G. Pierce
*R. L. Smith
*H. G. Squire
*S. J. Waring

ASSETS

Banking Department	.	.	\$40,229,834	41
Trust Department	.	.	122,247	48

FALMOUTH

Falmouth Trust Company
183 Main Street

S. H. Wright
President

E. A. Rich, Jr.
Treasurer

Directors

D. H. Amend
H. G. Behrens
*R. J. Canning
C. W. Jacoby
*Forbes MacGregor
M. T. Medeiros

*F. L. Nickerson
R. B. Roderick
*R. C. Tait
P. I. Wessling
*S. H. Wright

ASSETS

Banking Department	.	.	\$3,737,320	48
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FRAMINGHAM

Framingham Trust Company
79 Concord Street

Branch Offices

12 Front Street, Ashland
5 Kendall Street, Framingham
5 Edgell Road, Framingham Centre
Shoppers' World, Framingham
110 Union Avenue, Framingham
266 Waverly Street, Framingham
818 Washington Street, Holliston
22 Main Street, Hopkinton
Pinefield Shopping Center, Saxonville
Sudbury Plaza, Post Road, Sudbury
Old Concord Road, South Sudbury

W. S. Caldwell
President

G. C. Hulbert
Treasurer

Directors

W. B. Brockelman
D. S. Clark
*H. A. Fitts
*R. L. Hilliard
*C. F. Long

*J. R. Perini
*J. J. Prindiville, Jr.
C. A. Sheridan
E. H. Shortiss, Jr.
W. J. Turenne

ASSETS

Banking Department	.	.	\$50,399,774	62
Trust Department	.	.	5,919,617	17

GLOUCESTER

Cape Ann Bank & Trust Company
154 Main Street

Branch Offices

Washington Street, Gloucester
25 Union Street, Manchester

F. M. Bundy
President

J. J. Roach
Treasurer

Directors

E. R. Abbott
*Gordon Abbott
*J. N. Abbott, Jr.
E. R. Andrews
R. L. Andrews
A. G. Babson
T. A. Bradley
R. F. Brown
*W. G. Brown, Jr.
F. M. Bundy
H. H. Bundy, Jr.
*J. R. Cahill, Jr.
*E. A. Hagstrom

*C. T. Heberle
*A. M. Herrold
Leonard Linquata
W. J. MacInnis
R. F. Marshall
L. C. McEwen
A. L. Morton
A. H. Nutton
*M. F. Piper
J. A. Ryan
*C. K. Steele
T. M. Vye

ASSETS

Banking Department	.	.	\$18,978,623	38
Trust Department	.	.	5,890,546	68

GREENFIELD

Franklin County Trust Company
324 Main Street

Branch Office
399 Federal Street

H. V. Erickson
President

B. S. Richardson
Treasurer

Directors

*F. L. Boyden
*L. M. Cairns
*William Dwight
*H. V. Erickson
*J. A. Gunn
*J. W. Haigis, Jr.
*R. S. Harper

G. W. Hayer
*W. J. Hosmer
*W. S. Keith
*D. C. Lunt
*D. C. Lunt, Jr.
J. C. Nettleton

ASSETS

Banking Department	.	.	\$19,575,124	97
Trust Department	.	.	12,228,398	09

HAVERHILL

First Bank and Trust Company of Haverhill
100 Lafayette Square

W. J. Letoile D. S. Shepherd
President *Treasurer*

Directors

*T. S. Allison, Jr.	A. L. Lavallee
*G. J. Antognoni	*W. J. Letoile
E. A. D'Alessandro	C. S. Marston, III
W. J. Donahue	*A. J. Pare
*H. J. Goudreault	Ralph Pasquale
Paul Kazarosian	*D. S. Shepherd
*A. P. Lagasse	H. L. Simard
*D. E. Lampert	T. S. Vathally

ASSETS

Banking Department \$3,280,674 69

HYANNIS

Cape Cod Bank and Trust Company
307 Main Street

Branch Offices

596 West Main Street
Main Street, Harwich Port
Main Street, Orleans
Main Street, Osterville

R. A. Farnham W. E. Finch
President *Treasurer*

Directors

*G. C. Besse	*R. C. Nickerson
*H. A. Callahan	*T. J. Powers
*W. B. Chase	*O. R. Ragan
*Palmer Davenport	*A. W. Rockwood
*A. P. Doane, Jr.	*E. L. Sims
*R. A. Farnham	*R. F. Sims
*B. K. Jerauld	*H. F. Smith
*D. B. Leen	*H. H. Snow
*Russell Makepeace	*R. B. Snow
*H. C. Maloney	*E. E. Sparrow
*G. W. Moore	*M. W. Wiley
*H. L. Murphy	

ASSETS

Banking Department \$24,158,016 15
Trust Department 1,436,549 28

LAWRENCE

Arlington Trust Company
305 Essex Street

Branch Offices

700 Essex Street
348 Jackson Street
1 Winthrop Avenue
227 North Main Street, Andover
476 Broadway, Methuen
166 Haverhill Street, Methuen
Central Street, Middleton
149 Main Street, North Andover

D. J. Murphy, Jr. E. V. Reed
President *Treasurer*

Directors

J. N. Anderson	J. A. Lamprey
H. G. Bronson	A. P. Manzi
D. E. Cullati	V. J. Mill, Jr.
L. C. Eidam	*D. J. Murphy, Jr.
J. E. Fenton	R. V. O'Sullivan
W. A. Flynn	I. E. Rogers, Jr.
*T. F. Gallagher	*G. A. Schlott
Max Goldstein	*R. R. Siskind
Nicholas Grieco	D. J. Sullivan
*F. A. Higgins	H. A. Tatelman
J. B. Ippolito	M. M. Warshaw
M. W. Kenney	A. P. Zappala
F. B. Kittredge	

ASSETS

Banking Department \$79,669,234 84
Trust Department 1,748,892 72

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue

Branch Offices

94 Great Road, Bedford
L. G. Hanscom Field, Bedford

Raymond Scheublin F. B. James
President *Treasurer*

Directors

A. G. Adams	D. E. Nickerson
Gabriel Baker	*Raymond Scheublin
L. D. Gould	*H. S. Swartz
A. H. Hayden	*A. P. Tropeano
R. H. Holt	*C. S. Walker
*Mark Moore, Jr.	

ASSETS

Banking Department \$20,514,518 18

*Executive Committee Member.

LYNN

Essex County Bank and Trust Company
25 Exchange Street

Branch Offices
414 Broadway
11 Market Square
7 Willow Street
444 Humphrey Street, Swampscott
Paradise Road, Swampscott

T. D. Chatfield W. H. Pigott
President *Treasurer*

Directors

F. E. Bowers	*J. J. Leonard
S. W. Bradley	*H. R. Mayo, Jr.
R. P. Breed	Harry Remis
T. D. Chatfield	*T. W. Rogers
R. H. Illingworth	M. W. Rolfe
F. E. Ingalls	P. N. Scangas
*C. W. Kessler	*D. H. Smith
R. I. Lappin	

ASSETS

Banking Department	.	.	\$55,726,526	35
Trust Department	.	.	6,137,429	39

ynn Safe Deposit & Trust Company
109 Market Street

C. E. Harwood R. M. Dunbar
President *Treasurer*

Directors

W. J. Breed	R. F. Hunter
R. P. Breed, Jr.	L. V. MacDuff
G. M. Dee	G. W. Mattson
*R. M. Dunbar	J. H. Mattson
*C. E. Harwood	*H. H. Winslow

ASSETS

Banking Department	.	.	\$7,982,570	14
Trust Department	.	.	4,750,288	64

MALDEN

Malden Trust Company
94 Pleasant Street

Branch Offices
Fellsway and Riverside Avenue, Medford
Redstone Shopping Center, Stoneham

Hildreth Auer A. V. Seaward
President *Treasurer*

Directors

*Hildreth Auer	H. A. Hall, III
C. E. Bond	E. B. Luitwieler
*L. S. Burke	H. E. MacInnis
*T. H. Bush	J. S. McKenney
C. H. Dennis	*James Millen
H. W. Fitzpatrick	C. W. Spencer
H. N. Flanders	*C. F. Springall
*H. A. Hall, Jr.	

ASSETS

Banking Department	.	.	\$32,404,269	44
Trust Department	.	.	19,161,371	68

MEDFORD

Depositors Trust Company
55 High Street

Branch Offices
370 Main Street
10 Depot Square, Lexington

L. P. Harrington T. R. Peaslee
President *Treasurer*

Directors

R. J. Barbo	*L. P. Harrington
*Joseph Blumsack	*R. M. Malloy
*A. R. Cataldo	*Abraham Moskow
*J. J. Finnin	J. A. Novelline
J. P. Gately	*J. V. O'Leary

ASSETS

Banking Department	.	.	\$7,956,397	14
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MELROSE

Melrose Trust Company
492 Main Street

Branch Offices
44 West Wyoming Avenue
516 Franklin Street, Melrose Highlands

P. H. Messer R. E. Wentzel
President *Treasurer*

Directors

*R. S. Cary	*K. L. MacLachlan
*H. H. Feltham	*P. H. Messer
*J. M. Hughes	*E. H. Perkins
*C. G. Keniston	*Ernest Rotondi
*J. W. Killam, Jr.	*R. J. W. Stone
*L. W. Lloyd	

ASSETS

Banking Department	.	.	\$13,128,638	12
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*Executive Committee Member.

MIDDLEBOROUGH

Middleborough Trust Company
10 Center Street

Branch Offices

2 John Glass, Jr. Square
11 South Main Street

R. W. Tillson
President

C. T. Pardey
Treasurer

Directors

D. K. Atkins	J. B. Rice, Jr.
*H. K. Atkins	S. A. Sillicker
*Fletcher Clark, Jr.	A. A. Thomas
*R. L. Cushing	*R. W. Tillson
P. E. Doherty	C. P. Washburn
*A. M. Kramer	J. C. Whitcomb
E. B. Lynde	W. C. Wilkie
A. T. Maddigan	A. M. Wood
D. G. Reed	

ASSETS

Banking Department	.	.	\$13,217,426	28
Trust Department	.	.	1,039,285	73

MILTON

Milton Bank and Trust Company
524 Adams Street

Branch Offices

540 Granite Street, Braintree
164 Parkingway, Quincy

A. W. Branca
President

R. T. Murphy
Treasurer

Directors

*Ermengildo Alfano	T. F. Greene
*A. W. Branca	E. F. Hannon
J. J. Byrne	R. K. Lamere
J. L. Curtin	*T. J. Murphy
C. G. Fallon	E. T. O'Neill
J. J. Fleming	Frank Pasquale
J. F. Gallagher, Jr.	P. A. Richenburg
*F. M. Gannon	*C. W. Sweeney
Louis Goldstein	D. F. Will

ASSETS

Banking Department	.	.	\$4,138,307	44
--------------------	---	---	-------------	----

NATICK

Natick Trust Company
34 Main Street

Branch Office

Wethersfield Road and Worcester
Turnpike, Natick

F. C. Bishop
President

D. B. Gile
Treasurer

Directors

*F. C. Bishop	J. A. Hill, Jr.
*F. M. Bishop	*B. W. Johnson, Jr.
A. W. Crain	A. J. Montgomery
*A. B. Fair	*R. H. Potter
M. W. Fairbanks	H. E. Snow
*H. H. Ham, Jr.	

ASSETS

Banking Department	.	.	\$16,530,892	51
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NEEDHAM

First Bank and Trust Company of Needham
1211 Highland Avenue

Branch Office

563-565 High Street, Westwood

A. H. Hrubby
President

Q. E. Davison
Treasurer

Directors

*I. E. Barlow	*W. B. Perlin
*W. D. Cammarano	Liberio Petrini
M. D. Capone	*W. J. Poorvu
W. P. Capone	H. S. Shufro
E. A. Daley, Jr.	*R. F. Snyder
*M. N. Gordon	*P. A. Tracy
A. H. Hrubby	*P. H. White
R. J. Lawler	

ASSETS

Banking Department	.	.	\$3,227,873	88
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NEWTON

Garden City Trust Company
232 Boylston Street

Branch Offices

337 Great Road, Bedford
Science Park, Crosby Drive, Bedford
401 Washington Street, Woburn

C. E. Dockser
President

D. F. Clafin
Treasurer

Directors

*M. G. Basbas	*R. D. Patterson
J. F. Bayer	*Bernard Roberts
J. K. Bottomley	Irving Schwartz
*C. E. Dockser	George Sherman
Harris Gilbert	Benjamin Slawsby
Abraham Goodman	Bernard Solomon
R. A. Grimes	M. B. Summerfield
R. J. Henley	B. P. Swartz
*David Kane	B. C. Tackeff
*H. H. Lerner	*L. D. Tarlin
T. D. Mann	Harold Widett

ASSETS

Banking Department	.	.	\$16,365,564	56
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PEABODY

Citizens Bank and Trust Company of Peabody
7 Sylvan Street

Branch Office

37 Foster Street

T. J. McGivern
President

F. H. Harris
Treasurer

Directors

*H. J. April	Wilbur Peterson
Ralph Ardif	J. V. Regis
George Cooper	F. J. Shaimas
David Drislane	Samuel Sherman
F. H. Harris	S. B. Tassel
*Leonard Kaplan	Joseph Viera
*Arthur Levine	A. F. Wood
Michael LoPresti	C. M. Zolotas
T. J. McGivern	

ASSETS

Banking Department	.	.	\$7,537,564	57
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PITTSFIELD

Berkshire Bank & Trust Company
54 North Street

Branch Offices

18 Center Street, Adams
284 Main Street, Great Barrington
78 Main Street, North Adams
43-45 Veterans Memorial Drive, North Adams
29 Cheshire Road, Pittsfield
Main Street, Stockbridge

J. R. Sloane
President

R. L. Briggs
Treasurer

Directors

J. W. Bond	F. M. Myers, Jr.
E. O. Brown	T. C. Nelson
A. B. Daniels	W. J. Nolan
*J. M. Deeley, Jr.	Isadore Shapiro
*W. J. Donovan	H. J. Sheldon
David Follett	L. R. Shields
*J. C. Hart	*J. R. Sloane
R. S. Hibbard	*C. E. Stoneham
G. H. Higgins	*A. J. Tuller
*R. A. Hunter	R. E. Wall
J. T. Kelley	H. H. Williams, Jr.
M. F. McAndrews	Mervin Wineberg
D. B. Miller	

ASSETS

Banking Department	.	.	\$31,159,263	36
Trust Department	.	.	13,227,378	57

QUINCY

Quincy Trust Company
1486 Hancock Street

Branch Offices

19 Cottage Avenue
415 Hancock Street, North Quincy
302 North Main Street, Randolph
93 Pleasant Street, South Weymouth
651 Hancock Street, Wollaston

C. J. Weeden
President

M. A. Weeden
Treasurer

Directors

*L. F. Blackwell	*W. C. O'Meara
*F. H. Foy	*G. D. Reardon
*H. A. Gallagher	*F. E. Remick
*Henry Hoffman	*J. E. Robbie
*P. E. Hurley	*H. H. Slate
*S. G. Jarvis	*W. P. Smith
*J. W. Kapples	*C. W. TenBroeck
*F. W. Lawton	*C. J. Weeden

ASSETS

Banking Department	.	.	\$26,539,098	35
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ROCKLAND

Rockland Trust Company
288 Union Street

Branch Offices

2 Stage Coach Way, Cohasset
Monument Square, Hull
Main Street, Hanson
Columbia Road, Hanover
Town Parking Way, Marshfield
Front Street, Scituate
Bay Road, South Duxbury

E. P. White
President

W. C. Pratt
Treasurer

Directors

J. B. Arnold	*Philip Mulvihill
S. P. Davies	E. J. Phelps
*R. L. Fish	Lot Phillips, II
G. W. Freeman	*N. A. Pool
R. J. Geogan	H. L. Shepherd
J. H. Hunt	*J. F. Spence, Jr.
C. K. Lane	R. J. Spence
L. M. Levinson	R. D. Tedeschi
N. G. MacDonald	A. R. Wheeler
*Leo McCarthy	*E. P. White
E. A. Mulvey	*A. P. Wilcox

ASSETS

Banking Department	.	.	\$34,114,357	01
Trust Department	.	.	6,325,555	47

SALEM

Naumkeag Trust Company
217 Essex Street

Branch Office
24 Central Street

H. G. Macomber
President

L. H. Pauling
Treasurer

Directors

A. E. Arnold	*M. F. Flynn
B. T. Atwood	*C. F. Grush
R. B. M. Barton	F. A. Hebard
E. M. Batchelder	*H. G. Macomber
L. H. Coffin	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch

ASSETS

Banking Department	.	.	\$32,436,636	80
Trust Department	.	.	14,888,311	64

SAUGUS

Saugus Bank and Trust Company
466 Lincoln Avenue

Branch Offices

13 Main Street
New England Shopping Center,
Newburyport Turnpike, Saugus

H. P. Mason
President

E. A. Otte
Treasurer

Directors

H. W. Bly
A. G. Boudrot
*R. J. Chiabrandy
*F. J. England
C. E. Flynn
H. T. Gibbs

C. P. Gibson
Joseph Haskell
Neil Howland
*H. P. Mason
*L. P. Sanborn
*L. E. Stone

ASSETS

Banking Department . . . \$8,751,474 08

SHREWSBURY

Shrewsbury Bank and Trust Company
226 Boston Turnpike

Barry Krock
President

P. J. Iannotti, Jr.
Treasurer

Directors

Robert Donoghue
Beverly Gold
*Herbert Gold
*Israel Joseph

Anna Krock
*Barry Krock
*Arthur Remillard
*J. W. Spillane

ASSETS

Banking Department . . . \$3,396,785 46

SOMERSET

Slade's Ferry Trust Company
140-42 Slade's Ferry Avenue

H. J. Regan
President

E. S. Machado
Treasurer

Directors

Louis Almeida
T. B. Almy
K. J. Compton
*D. T. Corrigan
J. F. Foley, Jr.

*A. J. McDermott
*G. E. McNally, Jr.
*H. J. Regan
*B. T. Shuman

ASSETS

Banking Department . . . \$3,823,035 68

SPRINGFIELD

Safe Deposit Bank and Trust Company
127 State Street

Branch Offices

124 Cabot Street, Chicopee
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls
31 Maple Street, East Longmeadow
Holyoke Shopping Center, Holyoke
Memorial Drive, Holyoke (Fairview)
Race and Main Streets, Holyoke
Suffolk and Maple Streets, Holyoke
734 Bliss Road, Longmeadow
142 Main Street, Monson
27 Willow Street, Springfield

H. P. Almgren
President

W. C. Stiles
Treasurer

Directors

H. P. Almgren
*J. S. Begley
C. L. Blake
P. B. Buckwalter
*A. A. Carroll
C. J. Chambers
L. W. Doherty
R. R. Emerson
G. J. Gallan
J. A. Hall
C. R. Johnson
Herman Kinsler

Edward Kronvall
E. D. Landen
J. A. Lavalley
E. T. Malone
*H. E. Pihl
*L. J. Presson
C. J. Ranger
*J. F. Shaw
William Skinner, II
J. G. Wallace
*W. F. Young

ASSETS

Banking Department . . . \$94,417,261 78
Trust Department . . . 88,521,585 28

Valley Bank and Trust Company
1351 Main Street

Branch Offices

69 Market Street
315 Boston Road
9 Libcar Street
1287 Liberty Street
Main and Bridge Streets
3316 Main Street
618 Page Boulevard
782 State Street
590 Sumner Avenue
1918 Wilbraham Road
51 Springfield Street, Agawam
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
Winsor and Sewall Streets, Ludlow
30 Elm Street, Westfield
82 North Elm Street, Westfield
7-9 School Street, Westfield
225 Memorial Avenue, West Springfield

B. H. MacLeod
President

Walter Reiss
Treasurer

Directors

E. J. Breck
*J. S. Bulkley
*Monte Cohen
*D. B. Collings
H. G. Dickey
W. A. Fuller
M. I. Holstein
I. C. Jacobs
S. J. Katz
*W. A. Lieson
*B. H. MacLeod
E. T. Manley

D. M. McIntosh, Jr.
P. H. Mehrrens
R. K. Mueller
Catherine L. O'Brien
R. L. Putnam, Jr.
H. M. Sauers
*J. J. Shea, Jr.
*F. S. Vanderbrouk
A. B. Wallace, III
J. T. Wright
*C. G. Young

ASSETS

Banking Department . . . \$141,786,970 20
Trust Department . . . 70,643,191 57

TAUNTON

Bristol County Trust Company
43 Taunton Green

Branch Office
188 Broadway

J. S. Gwinn L. W. Chace
President *Treasurer*

Directors

*L. W. Chace	*S. N. McNeilly
*W. E. Forbes	A. S. O'Keefe
*C. R. Galligan	L. I. Phillips
A. D. Gebelein	L. W. Phillips
*J. S. Gwinn	A. B. Pierce
*R. H. Hallowell	T. T. Tweedy
W. P. MacLean	E. K. Vanderwarker

ASSETS

Banking Department	.	.	\$19,837,485	64
Trust Department	.	.	372,978	81

WAKEFIELD

Surety Bank and Trust Company
2 Smith Street

Branch Offices
590 Main Street, Reading
Tewksbury Shopping Center, Tewksbury

J. S. Leavitt F. E. Dupee
President *Treasurer*

Directors

*R. E. Ashley	*J. S. Leavitt
*Bernard Berkman	T. H. MacDonald
C. J. Bonito	*H. P. Morrison
V. G. Chigas	Ernest Nigro
G. E. Cummings	M. J. Reef
P. D. Dichter	*J. B. Silverio
F. J. Donovan	M. D. Soroko
*H. S. Epstein	*A. J. Tambone
*L. H. Glaser	*J. G. Tucker
C. E. Holland	

ASSETS

Banking Department	.	.	\$5,540,146	20
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Wakefield Trust Company
369 Main Street

Branch Office
American Mutual Insurance
Company Building, Quannapowitt Parkway

R. L. Ramsdell J. L. Moore
President *Treasurer*

Directors

*M. G. Beebe	*R. B. Oliver
H. A. Bouve	*R. L. Ramsdell
J. R. Cochrane	A. W. Rockwood
*G. J. Evans	V. F. Schmidt
*H. N. Goodspeed	R. H. Wingate
*E. E. Laughton	J. B. Wiswall
*W. J. Lee	K. A. Worthen

ASSETS

Banking Department	.	.	\$15,045,053	66
Trust Department	.	.	1,269,410	26

WALTHAM

Guaranty Trust Company
600 Main Street

Branch Offices
846 Lexington Street
424 Trapelo Road
Lincoln Square, Natick

J. J. Nyhan J. J. Nyhan
President *Treasurer*

Directors

Bernardo Corsi	Charles Malone
John J. Crane	J. T. Murray
*A. R. Derderian	Saverio Nardelli
C. A. Dolan, Jr.	*A. B. Nardone
Joseph Drapkin	J. B. Natoli
John Gaziano, Jr.	*J. J. Nyhan
*Ray Johnson	*J. S. Rando
D. S. Kunian	William Schwartz
*J. J. Lorusso	Jeremiah Sundell

ASSETS

Banking Department	.	.	\$17,095,749	30
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Newton-Waltham Bank and Trust Company
637 Main Street, Waltham

Branch Offices

319 Auburn Street, Auburndale
74 Main Street, Cohituate
293 Washington Street, Newton
808 Beacon Street, Newton Centre
93 Union Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
235 Needham Street, Newton Upper Falls
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1097 Lexington Street, Waltham
854 Main Street, Waltham
300 Moody Street, Waltham
475 Winter Street, Waltham
301 Boston Post Road, Wayland
458 Boston Post Road, Weston

N. I. Greene S. J. Caruso
President *Treasurer*

Directors

*W. D. Brooks, Jr.	*F. C. Ober
*J. F. Farr	*N. S. Rabb
*J. J. Flynn, III	*K. W. Rogers
*N. I. Greene	*D. W. Stapleton
*Robert Haydock, Jr.	*H. G. Travis
*E. F. Leatham	*J. H. Walsh
*N. E. MacNeil	*G. L. White
*J. A. MacPhee	*W. F. Wingard
*M. J. Murtha, Jr.	*B. F. Wood
*W. H. Nichols	

ASSETS

Banking Department	.	.	\$90,743,588	76
Trust Department	.	.	28,348,075	41

*Executive Committee Member.

WARE

Ware Trust Company
73 Main Street

W. M. Hyde
President

L. H. Tucker
Treasurer

Directors

J. H. Bryson	John Pilch
*L. B. Campbell	Fulton Rindge, Jr.
L. R. Campbell	*A. H. Schoonmaker
*W. M. Hyde	N. W. Schoonmaker
George Mixer	W. W. Shuttleworth
J. F. Nields	G. C. Wood

ASSETS

Banking Department	.	.	\$6,421,023	73
Trust Department	.	.	799,383	89

WATERTOWN

Coolidge Bank and Trust Company
585 Mount Auburn Street

Branch Offices
67 Main Street

176 Alewife Brook Parkway, Cambridge

Milton Adess
President

P. T. Toomasian
Treasurer

Directors

Peter Adamian	E. F. Merkert
*Milton Adess	*Charles Mosesian
Aram Bedrosian	*R. C. Papalia
H. J. Chernis	A. A. Shushan
M. M. Cohen	*V. C. Stoneman
B. W. Cosentino	*P. T. Toomasian
*J. J. Curran	*R. E. Torchio
*M. L. Cutler	James Tragakis
*J. A. Dunn	*S. D. Turin
Manuel Isenman	*J. A. Zani

ASSETS

Banking Department	.	.	\$12,192,263	19
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WEST SPRINGFIELD

Western Bank and Trust Company
11 Central Street

J. H. Buckley, Jr.
President

W. A. Franks, Jr.
Treasurer

Directors

M. R. Berman	C. W. Hayden
*J. H. Buckley, Jr.	*H. J. Healy
*J. A. Cancelliere	P. R. Hogan
R. C. Carroll	L. F. Jarrett
D. F. Collins	P. J. McKenna
R. W. Dudley	F. T. Moore
J. E. Fitzgerald	W. G. Moore
*W. A. Franks, Jr.	G. R. Townsend
*E. R. Gallagher	*A. C. Whitaker

ASSETS

Banking Department	.	.	\$2,860,300	40
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WILMINGTON

Commercial Bank and Trust Company
240 Main Street

Branch Office

258 Cambridge Street, Burlington

C. A. Barnes
President

R. G. Guittarr
Treasurer

Directors

Samuel Askenazy	H. B. Hershon
C. A. Barnes	Harold Horvitz
*C. M. Benjamin	A. J. Kazis
F. F. Cain	M. N. Lock
C. J. Caterino	Samuel Shapiro
Ernest Frawley	Alexander Tanger
*Manuel Ginsberg	*A. M. Tanger
*M. M. Goldfine	Alan Tobin
*F. B. Gordon	R. M. Walker

ASSETS

Banking Department	.	.	\$6,760,063	80
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WINCHESTER

Winchester Trust Company
35 Church Street

Branch Office

16 Mount Vernon Street

V. C. Ambrose
President

C. W. Butler
Treasurer

Directors

*V. C. Ambrose	J. F. McDonough
*E. B. Dade	*J. S. Morgan, Jr.
*N. H. Fitzgerald	C. L. Raffi, Jr.
*H. H. Ford	F. F. Stockwell
W. C. McConnell, Jr.	

ASSETS

Banking Department	.	.	\$11,375,915	38
Trust Department	.	.	224,459	05

WOBURN

Woburn Bank and Trust Company
327 Main Street

L. A. Donovan
President

W. J. McDonough
Treasurer

Directors

*E. J. Cantillon, Jr.	*J. J. Mawn
*P. J. Coccoluto	*E. H. McCall
*L. A. Donovan	*W. J. McDonough
*F. W. Frizzell	*T. J. McGrath
*A. L. Johns	*C. A. Murphy
*D. L. Joyce	*G. A. Tierney
*P. C. Keleher	

ASSETS

Banking Department	.	.	\$6,005,347	15
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*Executive Committee Member.

WORCESTER

Commerce Bank & Trust Company
240 Main Street

Aaron Krock William Roberts
President *Treasurer*

Directors

Peter Bell F. W. Murthur
M. J. DiPierro D. B. Reisner
*J. T. Donohue *William Roberts
*Aaron Krock R. B. Sahagen
*A. G. Lajoie Melvin Sawyer
Charles Maykel *Joseph Talamo

ASSETS

Banking Department \$12,518,286 95

Guaranty Bank & Trust Company
386 Main Street

Branch Offices
Commercial and Central Streets
51 Gold Star Boulevard
655 Park Avenue
614 Southbridge Street, Auburn
105-115 High Street, Clinton
130 Worcester Street, Grafton
12 Main Street, Leominster
331 Main Street, Southbridge
Route 20, Sturbridge
25 West Main Street, Westboro

W. D. Ireland, Jr. C. W. Ribb
President *Treasurer*

Directors

L. J. Adams *W. D. Ireland, Jr.
*W. R. Ballard B. F. Jalar
J. T. B. Carmody *John Jeppson
J. N. Engelsted T. M. Joyce
R. A. Erickson A. R. LeMieux
R. J. Forkey L. H. Lougee
A. E. Gilman Myles Morgan
*O. V. Gustafson M. G. E. Nilsson
F. L. Harrington N. R. Olson
O. G. Hedstrom A. W. Smith
Jacob Hiatt *C. M. Stanley
E. M. Hicks O. B. Wood
Hudson Hoagland

ASSETS

Banking Department \$84,505,764 89
Trust Department 2,621,621 68

*Corporations Subject to Chapter 172A
of the General Laws*

CHELSEA

Morris Plan Bank and Banking Company
of Chelsea
460 Broadway

Branch Office

7 Poplar Street, Boston (Roslindale District)

R. C. Mansfield L. M. Lawson
President *Treasurer*

Directors

H. C. Amos R. C. Mansfield
J. J. Bodell, Jr. G. G. Schuler

Total Assets \$3,491,267 50

LYNN

North Shore Bank and Banking Company
465 Washington Street

Branch Office
99 Washington Street, Salem

W. E. Davies A. F. Gill
President *Treasurer*

Directors

E. A. Coates E. A. Mark
W. E. Davies T. E. Taulbee
Walter Frederics

Total Assets \$5,620,650 89

NEW BEDFORD

The New Bedford Morris Plan Company
206 Union Street

G. G. Schuler B. E. Nisson
President *Treasurer*

Directors

H. C. Amos R. C. Mansfield
J. J. Bodell, Jr. G. G. Schuler
E. J. Dalbec R. E. Taber
T. H. Kennedy

Total Assets \$5,205,754 22

*Executive Committee Member.

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
SAVINGS DEPOSITS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1964

		ATHOL
ASSETS		ATHOL BANK AND TRUST COMPANY
Banking Department		
	Incorporated	Apr. 6, 1955
	Began business	June 23, 1955
1	Cash, clearing and cash items in process of collection	\$34,712 44
2	Balances with banks	302,228 77
3	U. S. Government obligations, direct and fully guaranteed	226,197 75
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	2,200 00
7	Real estate loans	268,279 76
8	Collateral loans	342,788 98
9	Unsecured loans	808,251 13
10	Installment loans	228,027 67
11	Overdrafts	—
12	Banking house, vaults, furniture and fixtures	8,026 68
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	769 55
18	Total	\$2,221,482 73
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Apr. 13, 1867	Nov. 1, 1960	Aug. 6, 1956	
Mar. 6, 1911	Aug. 3, 1914	June 1, 1875	Dec. 14, 1960	Feb. 5, 1957	1
\$378,664 88	\$575,313 41	\$3,208,078 35	\$59,700 49	\$840,117 60	2
2,054,336 35	621,103 81	7,820,040 91	290,578 87	4,016,278 13	3
3,344,939 28	2,855,311 98	28,914,114 19	1,037,584 06	9,411,735 36	4
1,394,341 96	560,688 16	25,556,670 99	—	919,819 44	5
450,010 35	15,081 68	—	290,000 00	—	6
—	11,530 00	—	—	—	7
4,259,809 96	4,627,536 21	—	141,674 51	2,378,398 76	8
733,411 09	1,350,886 19	25,464,591 56	310,181 66	2,908,372 69	9
1,022,161 60	838,304 08	4,255,932 38	600,703 33	11,221,476 83	10
2,167,772 79	2,752,822 58	56,590 38	690,092 05	2,930,065 06	11
5,254 27	4,627 67	20,732 86	6,895 50	296 73	12
414,422 78	270,484 13	4,208,605 42	62,828 59	163,248 33	13
—	5,592 79	—	—	—	14
—	—	—	—	196,202 21	15
7,389 13	6,377 35	68,311 31	14,275 01	—	16
59,560 54	47,707 50	538,352 00	—	—	17
181 35	6,230 47	795,631 05	6,170 19	2,880 56	18
\$16,292,256 33	\$14,549,598 01	\$100,907,651 40	\$3,510,684 26	\$34,988,891 70	
\$651,398 77	—	\$217,763,496 41	No Trust Department	No Trust Department	19
434,200 96	\$790 00	133,899,033 91			20
6,121,695 80	80,740 94	359,246,412 08			21
47,677 06	—	403,051 50			22
—	—	4,014,494 48			23
—	—	—			24
186,163 96	696 65	4,703,858 49			25
990,243 50	57,514 47	15,737,863 75			26
1,740 00	—	7,688,306 72			27
35,901 27	16 00	346,226 99			28
—	—	1,666,507 55			29
\$8,469,021 32	\$139,758 06	\$745,469,251 88			30

		ATHOL
LIABILITIES		ATHOL BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$980,436 53
2	Time deposits of individuals, partnerships and corporations	19,320 92
3	Savings deposits	776,096 63
4	Club deposits	4,640 00
5	Deposits of U. S. Government	24,465 12
6	Deposits of states, counties and municipalities	139,935 08
7	Deposits of banks	5 00
8	Other deposits (certified, officers' checks, etc.)	70,394 68
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	16,660 11
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	3,855 80
15	Capital stock Preferred	—
16	Capital stock Common	100,000 00
17	Surplus	25,000 00
18	Guaranty fund	10,085 00
19	Undivided profits	37,874 48
20	Preferred stock retirement fund	—
21	Other capital reserves	12,713 38
22	Total	\$2,221,482 73
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 23, 1955
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	May 1–Nov. 1
33	Number of real estate loans	45
34	Average real estate loan	\$5,890 12
35	Average rate on real estate loans	5.77
36	Percentage of real estate loans to savings deposits	34.15
37	Investment of guaranty fund	\$10,085 00
38	Average rate on amount invested in securities	2.50
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$13,285 36
41	Amount of deposits	\$561,487 86
42	Amount of withdrawals	\$246,174 35
43	Net increase	\$328,598 87
44	Number of deposits	2,111
45	Number of withdrawals	616
46	Number of accounts opened	346
47	Number of accounts closed	80
48	Net increase in number of accounts	266
49	Number of accounts, December 31, 1964	817

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
\$7,844,543 76	\$5,612,501 30	\$66,035,173 33	\$1,391,781 53	\$16,735,162 20	1
494,100 00	657,459 05	250,000 00	364,037 36	2,232,113 80	2
4,649,333 77	4,899,507 92	—	590,844 83	3,977,351 76	3
75,129 50	44,333 00	—	—	—	4
240,017 63	170,705 94	1,533,329 09	92,854 47	1,317,902 71	5
648,207 53	1,033,071 27	9,838,928 53	67,686 98	5,429,133 15	6
227,960 62	104,462 36	5,544,557 63	260,268 39	65,400 72	7
111,436 11	141,455 51	1,661,819 71	52,185 44	1,131,750 65	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	196,202 21	11
185,882 46	308,563 56	190,105 50	70,342 99	306,845 38	12
59,308 05	198,500 08	543,952 26	14,544 01	409,455 53	13
444,827 80	7,188 46	200,000 00	7,170 25	141,386 90	14
—	—	—	—	—	15
275,000 00	300,000 00	5,000,000 00	300,000 00	630,000 00	16
425,000 00	300,000 00	7,500,000 00	150,000 00	1,740,000 00	17
222,000 00	283,900 00	—	3,813 00	44,043 88	18
186,797 38	194,130 86	1,999,003 38	138,633 49	50,471 09	19
—	—	—	—	—	20
202,711 72	293,818 70	610,781 97	6,521 52	581,671 72	21
\$16,292,256 33	\$14,549,598 01	\$100,907,651 40	\$3,510,684 26	\$34,988,891 70	22
\$8,403,820 95	\$139,061 41	\$736,603,183 00	No Trust	No Trust	23
65,008 88	696 65	8,866,068 88	Department	Department	24
—	—	—	—	—	25
191 49	—	—	—	—	26
\$8,469,021 32	\$139,758 06	\$745,469,251 88			27
\$1,027,064 33	—	\$230,064,604 75			28
—	—	\$122,554,649 98			29
Mar. 30, 1911	Aug. 3, 1914	No Savings	Dec. 14, 1960	Feb. 5, 1957	30
Monthly on 5th	Monthly on 1st	Department	Monthly on 10th	Monthly on 1st	31
June 10–Dec. 10	Jan. 1–July 1		Quarterly on 10th*	Jan. 15–July 15	32
357	604		9	51	33
\$9,132 65	\$6,930 50		\$19,389 89	\$27,137 57	34
5.42	5.51		4.51	4.45	35
70.13	85.44		29.53	34.80	36
\$230,135 90	\$283,900 00		\$3,100 00	\$45,000 00	37
3.13	1.99		3.50	2.83	38
3.50	3.00		3.50	3.00	39
\$149,946 54	\$136,091 57		\$15,886 51	\$120,986 31	40
\$1,849,179 91	\$2,452,657 29		\$594,262 30	\$1,945,590 72	41
\$1,777,865 37	\$2,727,307 72		\$462,052 08	\$1,815,049 03	42
\$221,261 08	¹ \$138,558 86		\$148,096 73	\$251,528 00	43
12,680	27,120		2,832	4,855	44
6,906	13,758		1,408	1,753	45
786	1,185		199	426	46
673	1,347		127	259	47
113	¹ 162		72	167	48
3,879	8,478		664	1,568	49

* Jan.–Apr.–July–Oct.
¹Decrease.

		BOSTON
ASSETS		FIDUCIARY TRUST COMPANY
Banking Department		
	Incorporated	Mar. 30, 1928
	Began business	Apr. 15, 1928
1	Cash, clearing and cash items in process of collection	\$301,575 00
2	Balances with banks	1,229,754 52
3	U. S. Government obligations, direct and fully guaranteed	9,560,752 47
4	State, county and municipal obligations	1,313,520 06
5	Other bonds, notes and debentures	519,468 63
6	Corporate stocks	—
7	Real estate loans	—
8	Collateral loans	1,281,159 07
9	Unsecured loans	—
10	Installment loans	—
11	Overdrafts	—
12	Banking house, vaults, furniture and fixtures	47,291 74
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	6,695 96
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$14,260,217 45
Trust Department		
19	Government, state and municipal bonds	\$56,747,232 81
20	Other bonds	17,535,084 20
21	Stocks	118,398,640 80
22	Loans on real estate	260,444 41
23	Other loans	261,422 79
24	Real estate by foreclosure, etc.	—
25	Real estate owned	287,562 89
26	Deposits subject to check	3,746,896 45
27	Other bank deposits	2,398,068 64
28	Tangible personal property	—
29	Other assets	221,434 24
30	Total	\$199,856,787 23

BOSTON			BROCKTON	BROOKLINE	
OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	MASSACHUSETTS BANK AND TRUST COMPANY	BROOKLINE TRUST COMPANY	
May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	Dec. 2, 1963	Oct. 13, 1910	
June 13, 1890	July 1, 1891	Mar. 4, 1895	Dec. 5, 1963	Nov. 1, 1910	
—	\$76,621,282 41	\$5,091,921 60	\$132,048 60	\$598,559 47	1
\$727,912 34	81,997,299 67	2,961,346 89	213,234 97	3,579,625 98	2
9,007,255 23	107,041,745 17	8,166,562 50	625,405 41	9,937,687 50	3
2,224,215 43	60,822,873 23	—	—	3,453,842 33	4
—	9,547,325 00	—	—	225,000 00	5
300,000 00	1,784,786 88	129,050 00	—	21,224 75	6
—	39,977,118 70	1,091,525 63	38,144 06	2,899,108 27	7
—	123,066,029 57	10,625,052 19	212,959 37	2,684,742 59	8
—	158,341,034 27	17,544,920 66	687,081 70	5,597,186 81	9
—	37,418,748 97	1,802,774 42	1,551,034 22	2,582,804 23	10
—	188,905 11	10,411 99	16,802 35	3,356 75	11
—	8,547,914 30	300,001 00	50,167 35	455,709 03	12
—	463,423 93	—	—	—	13
—	3,536,714 75	365,484 99	—	—	14
—	1,081,086 84	9,684 33	—	59,001 82	15
100,637 86	2,888,422 09	80,841 06	—	156,168 03	16
537,033 82	277,956 74	295,293 68	2,368 79	21,478 19	17
\$12,897,054 68	\$713,602,667 63	\$48,474,870 94	\$3,529,246 82	\$32,275,495 75	18
\$333,327,071 26	\$186,815,061 05	\$5,265,613 70	No Trust Department	\$278,583 70	19
563,706,451 43	119,817,710 35	979,947 80		409,615 56	20
718,401,847 55	339,692,601 91	7,461,970 11		1,336,343 63	21
76,602,812 26	549,856 00	236,828 83		—	22
2,008,288 56	1,141,448 31	8,000 00		—	23
—	—	—		—	24
11,990,775 49	2,913,032 29	4 00		5,326 98	25
24,325,194 92	21,620,240 87	101,023 73		50,212 30	26
27,146,275 38	10,992,602 48	892,142 79		689,563 68	27
—	274,791 97	6 00		2,715 25	28
6,126,369 33	1,189,998 70	616,222 92		581 00	29
\$1,763,635,086 18	\$685,007,343 93	\$15,561,759 88		\$2,772,942 10	30

		BOSTON
LIABILITIES		FIDUCIARY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$10,685,738 33
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	—
4	Club deposits	—
5	Deposits of U. S. Government	197,733 47
6	Deposits of states, counties and municipalities	—
7	Deposits of banks	180,500 00
8	Other deposits (certified, officers' checks, etc.)	3,019 44
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	202,114 35
14	Other liabilities	19,888 11
15	Capital stock Preferred	—
16	Capital stock Common	1,000,000 00
17	Surplus	1,000,000 00
18	Guaranty fund	—
19	Undivided profits	971,223 75
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$14,260,217 45
Trust Department		
23	As trustee, executor, administrator, etc.	\$195,356,679 59
24	Income	4,500,107 64
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$199,856,787 23
28	As agent, custodian, etc.	\$374,068,117 58
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	No Savings Department
31	Deposits draw interest from	
32	Interest is payable	
33	Number of real estate loans	
34	Average real estate loan	
35	Average rate on real estate loans	
36	Percentage of real estate loans to savings deposits	
37	Investment of guaranty fund	
38	Average rate on amount invested in securities	
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	
40	Amount of interest paid	
41	Amount of deposits	
42	Amount of withdrawals	
43	Net increase	
44	Number of deposits	
45	Number of withdrawals	
46	Number of accounts opened	
47	Number of accounts closed	
48	Net increase in number of accounts	
49	Number of accounts, December 31, 1964	

BOSTON			BROCKTON	BROOKLINE	
OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	MASSACHUSETTS BANK AND TRUST COMPANY	BROOKLINE TRUST COMPANY	
—	\$431,595,872 62	\$33,936,296 49	\$1,369,421 01	\$19,258,353 64	1
—	43,802,016 93	825,000 00	198,500 00	—	2
—	17,689,811 20	2,191,062 91	365,366 83	5,347,840 93	3
—	—	—	3,560 00	—	4
—	17,057,686 65	576,525 79	507,391 65	416,385 40	5
—	45,424,925 50	1,273,971 06	284,064 00	1,083,769 47	6
—	54,313,657 68	554,772 60	5,000 00	529,885 34	7
—	6,115,488 04	1,069,035 47	126,559 98	1,564,060 24	8
—	—	—	—	—	9
—	—	—	—	—	10
—	3,678,654 29	365,484 99	—	—	11
—	3,586,643 82	400,343 98	139,417 40	305,993 54	12
\$1,387,776 71	3,840,880 63	335,211 08	3,185 08	258,690 88	13
—	15,134,267 63	69,018 78	34 00	21,258 87	14
—	—	—	—	—	15
5,000,000 00	19,125,000 00	1,150,000 00	262,500 00	600,000 00	16
5,000,000 00	30,875,000 00	2,000,000 00	131,250 00	1,000,000 00	17
—	1,500,000 00	385,000 00	350 00	450,000 00	18
1,301,360 30	11,820,761 11	1,841,929 17	132,646 87	1,034,240 84	19
—	—	—	—	—	20
207,917 67	8,042,001 53	1,501,218 62	—	405,016 60	21
\$12,897,054 68	\$713,602,667 63	\$48,474,870 94	\$3,529,246 82	\$32,275,495 75	22
\$1,754,507,534 20	\$678,941,075 12	\$15,438,805 55	No Trust Department	\$2,764,469 13	23
9,127,551 98	6,051,787 51	121,159 57		8,472 97	24
—	—	—		—	25
—	14,481 30	1,794 76		—	26
\$1,763,635,086 18	\$685,007,343 93	\$15,561,759 88		\$2,772,942 10	27
\$1,399,542,353 19	\$3,065,479,450 32	\$2,007,769 60		\$438,273 26	28
\$139,447,235 41	\$206,911,514 64	\$735,452 49		—	29
No Savings Department	Sept. 22, 1925	Apr. 6, 1908	Dec. 5, 1963	Mar. 31, 1919	30
	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 5th	31
	Quarterly on 15th*	1st Tues. Apr.-Oct.	Jan. 15-July 15	Feb. 15-Aug. 15	32
	17	99	4	116	33
	\$13,675 65	\$11,025 51	\$9,575 00	\$12,945 60	34
	5.40	5.44	5.48	5.18	35
	1.31	49.82	10.48	28.08	36
	\$1,500,369 65	\$387,437 49	—	\$575,000 00	37
	3.96	2.71	—	3.87	38
	2.70	3.00	3.00	3.00	39
	\$471,375 41	\$66,483 42	\$2,277 34	\$159,022 51	40
	\$15,550,111 48	\$867,230 25	\$530,715 85	\$2,604,123 67	41
	\$11,884,391 99	\$1,179,889 67	\$298,496 85	\$2,401,541 28	42
	\$4,137,094 90	\$ 246,176 00	\$234,496 34	\$361,604 90	43
	62,760	4,745	3,108	15,824	44
	49,536	3,845	1,564	9,882	45
	5,946	449	547	1,288	46
	4,288	596	477	1,254	47
	1,658	1 147	70	34	48
	16,827	2,552	1,077	6,758	49

*Jan.-Apr.-July-Oct.
¹ Decrease.

		BROOKLINE
ASSETS		NORFOLK COUNTY TRUST COMPANY
Banking Department		
	Incorporated	Dec. 18, 1934
	Began business	Jan. 2, 1935
1	Cash, clearing and cash items in process of collection	\$14,555,729 93
2	Balances with banks	9,638,273 80
3	U. S. Government obligations, direct and fully guaranteed	25,201,691 26
4	State, county and municipal obligations	18,513,106 95
5	Other bonds, notes and debentures	2,550,587 50
6	Corporate stocks	348,500 00
7	Real estate loans	19,662,810 85
8	Collateral loans	16,708,728 27
9	Unsecured loans	17,692,887 53
10	Installment loans	28,939,004 84
11	Overdrafts	95,615 33
12	Banking house, vaults, furniture and fixtures	2,601,114 39
13	Other real estate owned, directly or indirectly	168,600 00
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	51,235 20
16	Interest accrued but not collected	360,094 76
17	Other assets	21,670 64
18	Total	\$157,109,651 25
Trust Department		
19	Government, state and municipal bonds	\$1,406,500 61
20	Other bonds	485,332 90
21	Stocks	4,884,384 87
22	Loans on real estate	49,997 52
23	Other loans	217,510 48
24	Real estate by foreclosure, etc.	—
25	Real estate owned	167,571 02
26	Deposits subject to check	395,036 60
27	Other bank deposits	1,568,874 59
28	Tangible personal property	—
29	Other assets	438 00
30	Total	\$9,175,646 59

BROOKLINE		CAMBRIDGE			
TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	
Jan. 23, 1962	May 8, 1890	June 9, 1933	July 14, 1904	Jan. 4, 1927	
Aug. 1, 1962	Nov. 7, 1892	July 17, 1933	Aug. 8, 1904	June 11, 1927	
\$79,627 51	\$655,299 32	\$357,189 18	\$13,286,279 04	\$170,666 68	1
925,805 40	4,576,790 75	2,689,917 10	10,756,578 09	675,982 87	2
302,665 79	6,185,318 50	2,567,446 67	25,201,598 86	2,067,958 86	3
—	2,471,532 41	1,097,946 94	14,850,810 55	—	4
—	2,000 00	—	317,349 03	—	5
—	—	35,250 00	445,784 88	4,000 00	6
223,592 79	5,006,351 16	2,738,891 38	26,250,792 83	1,181,687 86	7
728,124 44	4,763,335 76	1,876,174 56	21,538,511 79	718,797 65	8
1,078,467 68	4,645,482 51	3,370,505 11	17,516,185 90	279,868 08	9
288,112 95	825,627 68	1,381,717 37	12,749,169 56	908,586 95	10
3,236 82	21,855 90	54,319 30	84,036 01	1,101 14	11
217,486 16	114,213 72	247,429 01	2,060,411 64	88,952 02	12
—	—	53,099 50	—	—	13
—	—	—	—	—	14
—	8,542 94	8,473 88	45,276 06	2,164 42	15
5,335 04	79,116 99	39,029 90	615,030 79	—	16
94,020 84	—	908 26	423,196 56	2,009 46	17
\$3,946,475 42	\$29,355,467 64	\$16,518,298 16	\$146,141,011 59	\$6,101,775 99	18
No Trust Department	\$2,589,514 86 2,187,456 90 10,483,751 35 423,616 83 — — — 479,053 30 748,197 24 — 50,879 14	No Trust Department	\$17,738,942 99 8,947,629 38 44,020,118 54 190,078 18 84,756 38 — 547,925 83 1,466,631 24 1,888,676 72 67,875 24 5,116,375 44	No Trust Department	19 20 21 22 23 24 25 26 27 28 29
	\$16,962,469 62		\$80,069,009 94		30

		BROOKLINE
LIABILITIES		NORFOLK COUNTY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$74,536,822 06
2	Time deposits of individuals, partnerships and corporations	3,306,792 63
3	Savings deposits	27,587,501 87
4	Club deposits	226,042 75
5	Deposits of U. S. Government	3,042,445 06
6	Deposits of states, counties and municipalities	13,062,571 78
7	Deposits of banks	7,053,269 90
8	Other deposits (certified, officers' checks, etc.)	1,964,153 12
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	3,177,532 16
13	Accrued for taxes, interest, expenses, etc.	998,133 10
14	Other liabilities	9,259,894 28
15	Capital stock Preferred	—
16	Capital stock Common	3,350,000 00
17	Surplus	4,000,000 00
18	Guaranty fund	1,400,000 00
19	Undivided profits	1,276,653 73
20	Preferred stock retirement fund	—
21	Other capital reserves	2,867,838 81
22	Total	\$157,109,651 25
Trust Department		
23	As trustee, executor, administrator, etc.	\$8,989,668 10
24	Income	65,545 14
25	Earnings not transferred to the banking department	—
26	Other liabilities	120,433 35
27	Total	\$9,175,646 59
28	As agent, custodian, etc.	\$13,710,584 37
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Jan. 2, 1935
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Quarterly*
33	Number of real estate loans	1,098
34	Average real estate loan	\$15,258 91
35	Average rate on real estate loans	5.35
36	Percentage of real estate loans to savings deposits	60.73
37	Investment of guaranty fund	\$1,351,718 75
38	Average rate on amount invested in securities	2.93
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$767,446 26
41	Amount of deposits	\$23,375,840 09
42	Amount of withdrawals	\$22,688,058 36
43	Net increase	\$1,455,227 99
44	Number of deposits	102,385
45	Number of withdrawals	69,114
46	Number of accounts opened	8,444
47	Number of accounts closed	8,133
48	Net increase in number of accounts	311
49	Number of accounts, December 31, 1964	34,021

*On first Monday of January, April, July and October.

BROOKLINE		CAMBRIDGE				
TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY		
\$2,268,330 89	\$18,433,944 94	\$8,945,271 74	\$89,379,709 26	\$2,396,681 52	1	
143,398 21	—	44,964 80	1,705,157 95	50,000 00	2	
563,452 51	2,904,169 97	3,137,409 51	12,095,969 02	1,704,132 55	3	
12,289 00	—	74,600 00	96,005 00	13,765 00	4	
76,342 45	831,360 07	581,528 49	3,934,265 84	105,804 60	5	
185,000 00	743,324 79	666,117 16	5,257,016 44	230,015 27	6	
64,595 37	1,519,497 33	163,874 27	5,818,344 04	426,729 84	7	
82,558 38	1,608,967 67	928,888 12	1,146,097 40	110,505 71	8	
—	—	—	—	—	9	
—	—	—	—	—	10	
—	—	—	—	—	11	
42,935 20	—	148,144 85	1,150,406 04	—	12	
1,881 48	139,501 76	131,496 48	1,074,855 16	40,948 86	13	
13,508 14	382,187 11	4,457 27	10,151,440 52	22,792 02	14	
—	—	—	—	—	15	
360,000 00	500,000 00	300,000 00	4,400,000 00	200,000 00	16	
125,000 00	500,000 00	650,000 00	4,400,000 00	400,000 00	17	
1,795 40	225,000 00	225,000 00	650,000 00	150,000 00	18	
2,484 36	879,874 51	290,238 05	1,913,682 35	197,436 94	19	
—	—	—	—	—	20	
2,904 03	687,639 49	226,307 42	2,968,062 57	52,963 68	21	
\$3,946,475 42	\$29,355,467 64	\$16,518,298 16	\$146,141,011 59	\$6,101,775 99	22	
No Trust Department	\$16,806,903 26 155,566 36 —	No Trust Department	\$79,106,135 37 862,874 57 — 100,000 00	No Trust Department	23 24 25 26	
	\$16,962,469 62		\$80,069,009 94		27	
	\$15,723,353 92 —		\$30,319,913 03 \$550,870 68		28 29	
Aug. 1, 1962	Sept. 1, 1914	July 17, 1933	May 29, 1916	June 11, 1927	30	
Monthly on 5th	Monthly on 1st	Monthly on 5th	Monthly on 10th	Monthly on 1st	31	
June 15–Dec. 15	May 15–Nov. 15	June 15–Dec. 15	Jan. 10–July 10	June 30–Dec. 31	32	
6	68	176	741	118	33	
\$30,802 77	\$19,683 30	\$10,048 87	\$11,316 77	\$8,548 23	34	
4.31	5.30	4.99	5.42	5.36	35	
32.80	46.09	56.37	69.33	59.19	36	
—	\$400,000 00	\$225,555 98	\$996,491 50	\$149,739 12	37	
—	4.00	4.53	4.01	4.03	38	
3.00	3.00	3.00	3.00	3.00	39	
\$9,438 34	\$79,373 14	\$82,011 83	\$324,520 07	\$46,004 28	40	
\$678,959 42	\$2,032,517 03	\$1,617,487 59	\$6,613,301 44	\$812,642 98	41	
\$457,680 27	\$2,136,576 24	\$1,550,135 05	\$6,947,187 22	\$815,410 34	42	
\$230,717 49	¹ \$24,686 07	\$149,364 37	¹ \$9,365 71	\$43,236 92	43	
5,274	9,183	14,230	44,825	2,199	44	
2,940	7,447	9,767	27,988	1,543	45	
576	692	1,010	3,363	308	46	
421	664	982	3,818	350	47	
155	28	28	¹ 455	¹ 42	48	
1,183	3,277	4,533	19,219	3,440	49	

¹ Decrease.

CHELMSFORD	DEDHAM	FALL RIVER		FALMOUTH	
THE FIRST BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH TRUST COMPANY	
Dec. 13, 1957	Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919	June 24, 1959	
Jan. 6, 1958	Jan. 13, 1958	July 9, 1888	July 23, 1919	Aug. 7, 1959	
\$257,046 66	\$254,006 72	\$1,086,488 98	\$2,250,659 47	\$150,292 53	1
996,608 35	1,137,317 78	3,668,530 08	2,074,064 66	295,902 33	2
786,287 27	3,875,939 02	10,006,796 88	7,971,765 42	845,661 56	3
576,952 71	165,502 84	3,058,442 42	1,959,605 38	—	4
54,725 00	200,000 00	50,000 00	50,000 00	—	5
—	—	207,775 83	100,507 78	—	6
800,537 85	2,649,564 50	11,482,376 97	14,808,887 47	568,092 68	7
589,561 54	745,670 87	1,562,394 23	4,258,823 80	793,489 88	8
1,023,028 77	1,429,906 22	1,459,045 15	3,136,900 29	600,092 98	9
1,414,380 83	2,742,302 09	3,932,381 72	2,557,241 01	426,097 52	10
17,782 08	9,573 06	155 39	5,434 55	6,965 77	11
158,370 54	273,525 37	622,830 61	931,506 09	50,117 69	12
13,415 95	4,990 00	—	—	—	13
—	—	—	—	—	14
10,676 90	13,101 23	24,930 70	13,149 74	—	15
20,639 83	30,236 62	138,367 55	102,774 85	—	16
1,017 22	15,000 00	800 00	8,513 90	607 54	17
\$6,721,031 50	\$13,546,636 32	\$37,301,316 51	\$40,229,834 41	\$3,737,320 48	18
No Trust Department	No Trust Department	\$4,980,834 91	\$70,672 82	No Trust Department	19
		3,600,927 41	—		20
		20,423,430 47	30,510 60		21
		28,129 45	—		22
		57,121 47	—		23
		—	—		24
		312,003 58	—		25
		481,337 62	10,760 02		26
		1,338,693 58	10,284 04		27
		7,991 60	—		28
		128,745 09	20 00		29
		\$31,359,215 18	\$122,247 48		30

LIABILITIES		CHATHAM
		CHATHAM TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$1,908,295 07
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	1,243,148 95
4	Club deposits	3,139 00
5	Deposits of U. S. Government	7,389 26
6	Deposits of states, counties and municipalities	168,703 23
7	Deposits of banks	61,319 76
8	Other deposits (certified, officers' checks, etc.)	9,524 66
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	9,412 86
13	Accrued for taxes, interest, expenses, etc.	23,500 00
14	Other liabilities	13,364 80
15	Capital stock Preferred	—
16	Capital stock Common	50,000 00
17	Surplus	50,000 00
18	Guaranty fund	72,700 00
19	Undivided profits	196,653 32
20	Preferred stock retirement fund	—
21	Other capital reserves	19,820 20
22	Total	\$3,836,971 11
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Jan. 15, 1920
31	Deposits draw interest from	Monthly on 10th
32	Interest is payable	Apr. 1-Oct. 1
33	Number of real estate loans	123
34	Average real estate loan	\$6,151 89
35	Average rate on real estate loans	5.34
36	Percentage of real estate loans to savings deposits	60.87
37	Investment of guaranty fund	\$100,000 00
38	Average rate on amount invested in securities	2.50
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.50
40	Amount of interest paid	\$38,282 88
41	Amount of deposits	\$750,515 73
42	Amount of withdrawals	\$753,996 01
43	Net increase	\$34,802 60
44	Number of deposits	3,885
45	Number of withdrawals	2,266
46	Number of accounts opened	155
47	Number of accounts closed	239
48	Net increase in number of accounts	184
49	Number of accounts, December 31, 1964	1,765

¹ Decrease.

CHELMSFORD	DEDHAM	FALL RIVER		FALMOUTH	
THE FIRST BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH TRUST COMPANY	
\$3,026,951 97	\$5,460,789 43	\$13,220,437 67	\$12,327,196 75	\$1,933,506 09	1
201,469 50	1,428,700 66	1,082,887 76	1,536,000 00	38,000 00	2
1,223,652 05	3,335,801 95	14,257,628 87	18,266,582 66	893,388 86	3
15,623 50	75,735 00	24,166 00	148,080 00	4,624 00	4
111,369 77	169,000 35	463,125 50	517,533 68	128,614 07	5
1,066,224 07	1,356,860 59	1,644,141 00	832,214 43	171,348 18	6
—	46,061 27	751,426 66	711,707 62	99,213 09	7
90,788 70	339,568 05	917,994 74	228,355 07	48,594 08	8
—	—	—	300,000 00	—	9
—	—	—	—	—	10
—	—	—	—	—	11
153,692 79	167,388 54	334,530 43	240,446 03	52,736 08	12
43,738 79	96,849 70	453,510 29	248,767 47	595 16	13
38,007 37	43,818 14	460,165 27	1,307,640 33	80	14
—	—	—	—	—	15
262,100 00	441,025 00	921,000 00	1,015,000 00	150,000 00	16
378,244 83	290,000 00	921,000 00	1,015,000 00	100,000 00	17
15,400 00	33,700 00	487,800 00	753,500 00	6,720 91	18
64,714 93	113,343 75	449,952 62	314,226 15	85,717 64	19
—	—	—	—	—	20
29,053 23	147,993 89	911,549 70	467,584 22	24,261 52	21
\$6,721,031 50	\$13,546,636 32	\$37,301,316 51	\$40,229,834 41	\$3,737,320 48	22
No Trust Department	No Trust Department	\$31,114,792 38	\$122,180 48	No Trust Department	23
		244,422 80	65 00		24
		—	2 00		25
		—	—		26
		\$31,359,215 18	\$122,247 48		27
		\$9,839,921 71	\$111,999 29		28
		—	—		29
Jan. 6, 1958	Jan. 13, 1958	Oct. 2, 1933	Jan. 2, 1920	Aug. 2, 1959	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Apr. 15–Oct. 15	Jan. 15–July 15	Jan. 15–July 15	Apr. 15–Oct. 15	Feb. 15–Aug. 15	32
75	182	1,583	1,808	63	33
\$10,673 84	\$10,562 29	\$6,512 55	\$7,784 29	\$9,271 31	34
6.18	5.45	5.63	5.55	5.77	35
65.42	56.35	72.31	77.05	65.38	36
\$25,000 00	\$23,882 81	\$500,000 00	\$833,625 00	\$10,000 00	37
3.88	2.50	4.00	1.62	3.75	38
3.25	3.00	3.50	3.25	3.00	39
\$28,438 22	\$75,383 94	\$493,266 26	\$514,861 25	\$22,114 91	40
\$1,207,679 60	\$2,858,634 18	\$4,989,165 07	\$9,494,739 92	\$761,760 73	41
\$992,358 13	\$2,566,030 64	\$4,483,277 87	\$8,453,998 29	\$673,938 43	42
\$243,759 69	\$367,987 48	\$999,153 46	\$1,555,602 88	\$109,937 21	43
7,944	35,744	186,402	82,602	4,387	44
4,824	14,008	21,961	38,419	2,581	45
816	2,756	3,712	5,085	402	46
901	1,788	4,639	3,233	283	47
185	968	1927	1,852	119	48
1,968	7,106	25,260	22,422	1,137	49

¹ Decrease.

		FRAMINGHAM
ASSETS		
		FRAMINGHAM TRUST COMPANY
Banking Department		
	Incorporated	Mar. 9, 1909
	Began business	Aug. 15, 1910
1	Cash, clearing and cash items in process of collection	\$1,293,366 54
2	Balances with banks	3,770,930 26
3	U. S. Government obligations, direct and fully guaranteed	7,254,738 02
4	State, county and municipal obligations	5,699,682 45
5	Other bonds, notes and debentures	—
6	Corporate stocks	20,000 00
7	Real estate loans	17,799,263 84
8	Collateral loans	3,690,134 50
9	Unsecured loans	3,706,138 28
10	Installment loans	6,341,330 23
11	Overdrafts	14,204 24
12	Banking house, vaults, furniture and fixtures	548,463 27
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	79,336 88
16	Interest accrued but not collected	172,332 47
17	Other assets	9,853 64
18	Total	\$50,399,774 62
Trust Department		
19	Government, state and municipal bonds	\$19,429 65
20	Other bonds	5,462 50
21	Stocks	5,311,116 72
22	Loans on real estate	—
23	Other loans	650 00
24	Real estate by foreclosure, etc.	—
25	Real estate owned	5,600 00
26	Deposits subject to check	108,225 66
27	Other bank deposits	419,930 16
28	Tangible personal property	6,802 20
29	Other assets	42,400 28
30	Total	\$5,919,617 17

GLOUCESTER	GREENFIELD	HAVERHILL	HYANNIS	
CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	CAPE COD BANK AND TRUST COMPANY	
Feb. 20, 1891	Mar. 30, 1912	Feb. 25, 1963	May 24, 1916	
Jan. 18, 1892	July 1, 1912	Nov. 18, 1963	July 1, 1916	
\$705,921 90	\$578,983 36	\$155,928 20	\$1,933,119 58	1
1,254,867 41	2,869,566 44	486,515 14	1,205,220 42	2
4,455,700 16	3,708,209 64	472,310 50	5,780,318 23	3
1,147,416 30	932,473 16	6,000 00	1,959,234 63	4
200,000 00	100,199 57	—	24,306 37	5
47,250 00	43,200 00	—	42,000 00	6
4,658,242 31	4,673,795 38	664,658 45	3,596,834 75	7
2,431,283 08	1,968,903 52	455,974 88	2,310,572 43	8
1,941,449 84	792,182 36	373,275 57	5,020,334 51	9
1,680,262 19	3,760,835 99	591,073 91	1,928,214 06	10
3,457 49	333 56	215 03	4,808 36	11
450,724 88	138,447 30	53,392 59	336,156 71	12
—	—	—	—	13
—	—	—	—	14
—	7,500 00	14,947 66	9,345 00	15
—	226 50	—	186 10	16
2,047 82	268 19	6,382 76	7,365 00	17
\$18,978,623 38	\$19,575,124 97	\$3,280,674 69	\$24,158,016 15	18
\$1,102,251 17	\$1,970,062 56	No Trust Department	\$68,412 50	19
787,438 47	1,738,133 07		17,983 75	20
2,972,271 74	6,248,637 19		587,344 43	21
179,062 22	72,351 42		14,550 00	22
—	37,108 79		4,155 07	23
—	—		—	24
91,069 31	67,832 00		217,318 95	25
168,373 22	188,780 35		72,459 69	26
533,805 74	1,720,034 66		436,081 65	27
8,360 00	106,385 50		16,130 43	28
47,914 81	79,072 55		2,112 81	29
\$5,890,546 68	\$12,228,398 09		\$1,436,549 28	30

		FRAMINGHAM
LIABILITIES		FRAMINGHAM TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$17,760,307 41
2	Time deposits of individuals, partnerships and corporations	764,614 18
3	Savings deposits	18,003,031 75
4	Club deposits	265,398 98
5	Deposits of U. S. Government	857,703 78
6	Deposits of states, counties and municipalities	4,120,903 98
7	Deposits of banks	571,259 22
8	Other deposits (certified, officers' checks, etc.)	2,034,681 76
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	74,669 30
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	610,808 74
13	Accrued for taxes, interest, expenses, etc.	274,451 51
14	Other liabilities	613,748 01
15	Capital stock Preferred	—
16	Capital stock Common	1,875,000 00
17	Surplus	1,525,000 00
18	Guaranty fund	555,600 00
19	Undivided profits	109,973 05
20	Preferred stock retirement fund	—
21	Other capital reserves	382,622 95
22	Total	\$50,399,774 62
Trust Department		
23	As trustee, executor, administrator, etc.	\$5,645,926 43
24	Income	114,690 74
25	Earnings not transferred to the banking department	—
26	Other liabilities	159,000 00
27	Total	\$5,919,617 17
28	As agent, custodian, etc.	\$324,128 28
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Aug. 15, 1910
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	May 15–Nov. 15
33	Number of real estate loans	996
34	Average real estate loan	\$14,057 34
35	Average rate on real estate loans	5.47
36	Percentage of real estate loans to savings deposits	77.77
37	Investment of guaranty fund	\$516,054 00
38	Average rate on amount invested in securities	1.93
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.50
40	Amount of interest paid	\$593,271 21
41	Amount of deposits	\$11,308,603 00
42	Amount of withdrawals	\$9,963,350 42
43	Net increase	\$1,938,523 79
44	Number of deposits	91,003
45	Number of withdrawals	50,159
46	Number of accounts opened	5,055
47	Number of accounts closed	3,432
48	Net increase in number of accounts	1,623
49	Number of accounts, December 31, 1964	22,954

GLOUCESTER	GREENFIELD	HAVERHILL	HYANNIS	
CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	CAPE COD BANK AND TRUST COMPANY	
\$7,674,656 93	\$7,019,527 93	\$1,478,181 00	\$12,140,995 74	1
334,419 82	951,675 00	52,000 00	52,735 85	2
6,355,549 97	6,674,687 92	1,186,265 20	5,181,803 76	3
58,932 00	14,967 50	15,667 00	28,777 39	4
257,656 36	217,876 10	71,486 89	129,114 59	5
1,080,258 77	1,278,173 50	13,706 79	1,837,428 55	6
464,261 83	385,095 70	20,000 00	1,024,297 52	7
138,179 04	425,257 84	60,418 54	779,296 72	8
—	—	3,584 34	—	9
—	—	—	—	10
144,612 21	169,511 25	59,038 02	193,634 32	11
168,500 00	168,397 00	8,157 16	212,676 28	12
104,014 23	85,072 19	24,197 49	137,172 81	13
—	—	—	—	14
600,000 00	480,000 00	150,000 00	450,000 00	15
600,000 00	480,000 00	75,000 00	750,000 00	16
350,000 00	480,000 00	1,155 19	350,000 00	17
270,253 21	489,065 20	43,807 66	553,235 66	18
—	—	—	—	19
377,329 01	255,817 84	18,009 41	336,846 96	20
—	—	—	—	21
\$18,978,623 38	\$19,575,124 97	\$3,280,674 69	\$24,158,016 15	22
\$5,822,397 26	\$12,082,546 93	No Trust	\$1,425,650 36	23
68,121 56	110,731 24	Department	10,898 92	24
—	—	—	—	25
27 86	35,119 92	—	—	26
\$5,890,546 68	\$12,228,398 09	—	\$1,436,549 28	27
\$2,160,321 14	\$2,377,061 33	—	\$6,177 18	28
—	—	—	—	29
Jan. 5, 1909	July 1, 1912	Nov. 18, 1963	July 1, 1916	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Apr. 1–Oct. 1	Mar. 1–Sept. 1	Jan. 15–July 15	Jan. 10–July 10	32
639	705	64	518	33
\$5,818 49	\$6,629 50	\$10,385 29	\$6,806 90	34
5.64	5.03	5.99	5.72	35
58.50	70.02	56.03	68.05	36
\$450,679 10	\$502,349 85	—	\$350,000 00	37
2.93	3.89	—	4.00	38
3.00	3.50	3.50	3.50	39
\$171,353 89	\$221,943 85	\$10,984 46	\$141,284 26	40
\$3,152,145 13	\$2,135,169 10	\$1,352,552 52	\$3,001,542 21	41
\$3,041,323 94	\$1,708,883 76	\$604,842 46	\$2,990,065 86	42
\$282,175 08	\$648,229 19	\$758,694 52	\$152,760 61	43
31,431	11,550	10,672	19,262	44
17,485	6,450	2,666	12,673	45
1,357	724	1,105	1,516	46
1,279	571	201	1,226	47
78	153	904	290	48
10,235	5,262	1,432	7,330	49

		LAWRENCE
ASSETS		ARLINGTON TRUST COMPANY
Banking Department		
	Incorporated	Oct. 13, 1910
	Began business	Oct. 17, 1910
1	Cash, clearing and cash items in process of collection	\$3,377,435 14
2	Balances with banks	13,056,621 52
3	U. S. Government obligations, direct and fully guaranteed	9,768,038 72
4	State, county and municipal obligations	854,163 01
5	Other bonds, notes and debentures	425,000 00
6	Corporate stocks	17,000 00
7	Real estate loans	18,278,620 56
8	Collateral loans	9,472,992 94
9	Unsecured loans	9,799,052 40
10	Installment loans	13,834,105 35
11	Overdrafts	16,165 77
12	Banking house, vaults, furniture and fixtures	681,435 47
13	Other real estate owned, directly or indirectly	21,644 71
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	29,733 65
16	Interest accrued but not collected	29,052 50
17	Other assets	8,173 10
18	Total	\$79,669,234 84
Trust Department		
19	Government, state and municipal bonds	\$17,940 00
20	Other bonds	76,179 83
21	Stocks	1,209,828 43
22	Loans on real estate	2,575 00
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	—
26	Deposits subject to check	1,482 04
27	Other bank deposits	440,710 92
28	Tangible personal property	—
29	Other assets	176 50
30	Total	\$1,748,892 72

LEXINGTON	LYNN		MALDEN	
LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	MALDEN TRUST COMPANY	
Jan. 8, 1914	July 18, 1904	Apr. 20, 1887	June 3, 1896	
Apr. 21, 1914	Aug. 19, 1904	Dec. 1, 1888	Dec. 1, 1896	1
\$444,421 87	\$1,775,549 41	\$495,772 32	\$1,036,272 12	2
1,003,249 64	3,803,889 54	512,019 80	6,971,644 00	3
5,961,878 19	9,403,946 05	1,522,494 00	5,219,395 32	4
2,126,904 86	1,097,249 77	95,588 40	—	5
—	227,612 69	119,150 00	13,019 79	6
20,060 00	614,170 55	116,975 14	134,511 06	7
2,609,609 74	13,791,400 21	278,103 62	788,175 14	8
1,208,742 85	4,105,822 80	521,340 00	4,690,043 45	9
4,701,590 10	9,877,196 95	2,836,118 81	10,386,930 41	10
1,916,148 77	10,300,963 54	1,436,056 48	2,331,989 20	11
1,145 89	15,590 48	8,963 38	32,998 19	12
419,255 91	502,855 71	23,247 65	472,180 50	13
—	—	—	—	14
—	—	—	—	15
10,901 10	16,999 56	—	60,893 07	16
75,889 92	141,576 62	—	54,620 79	17
14,719 34	51,702 47	16,740 54	211,596 40	18
\$20,514,518 18	\$55,726,526 35	\$7,982,570 14	\$32,404,269 44	
No Trust Department	\$1,486,558 46	\$853,488 62	\$2,833,820 28	19
	450,194 32	60,119 68	1,804,977 24	20
	2,369,833 08	2,770,481 87	12,225,493 74	21
	—	22,000 00	57,640 35	22
	6,935 46	—	261,785 00	23
	—	—	—	24
	408,166 75	130,200 00	107,306 09	25
	637,962 27	217,650 31	923,457 68	26
	777,592 05	678,313 91	470,873 50	27
	—	—	452,201 80	28
	187 00	18,034 25	23,816 00	29
	\$6,137,429 39	\$4,750,288 64	\$19,161,371 68	30

		LAWRENCE
LIABILITIES		ARLINGTON TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$23,804,430 28
2	Time deposits of individuals, partnerships and corporations	3,276,476 06
3	Savings deposits	30,307,028 45
4	Club deposits	513,386 00
5	Deposits of U. S. Government	1,762,091 21
6	Deposits of states, counties and municipalities	7,024,166 98
7	Deposits of banks	2,211,282 43
8	Other deposits (certified, officers' checks, etc.)	3,738,485 54
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	1,157,333 28
13	Accrued for taxes, interest, expenses, etc.	132,363 04
14	Other liabilities	345,052 44
15	Capital stock Preferred	—
16	Capital stock Common	1,250,000 00
17	Surplus	1,150,000 00
18	Guaranty fund	940,000 00
19	Undivided profits	410,531 61
20	Preferred stock retirement fund	—
21	Other capital reserves	1,646,607 52
22	Total	\$79,669,234 84
Trust Department		
23	As trustee, executor, administrator, etc.	\$1,732,501 07
24	Income	16,391 65
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$1,748,892 72
28	As agent, custodian, etc.	—
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Jan. 1, 1914
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 1-July 1
33	Number of real estate loans	1,465
34	Average real estate loan	\$11,924 47
35	Average rate on real estate loans	5.40
36	Percentage of real estate loans to savings deposits	57.64
37	Investment of guaranty fund	\$900,000 00
38	Average rate on amount invested in securities	4.20
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.50-4.00
40	Amount of interest paid	\$1,022,381 34
41	Amount of deposits	\$18,955,903 67
42	Amount of withdrawals	\$17,462,539 91
43	Net increase	\$2,515,745 10
44	Number of deposits	101,236
45	Number of withdrawals	49,306
46	Number of accounts opened	5,476
47	Number of accounts closed	5,879
48	Net increase in number of accounts	1,403
49	Number of accounts, December 31, 1964	30,759

¹ Decrease.

LEXINGTON	LYNN		MALDEN	
LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	MALDEN TRUST COMPANY	
\$10,738,511 56	\$27,024,582 64	\$4,231,970 73	\$22,872,583 86	1
81,000 00	14,000 00	340,293 11	6,000 00	2
3,251,662 67	12,630,041 76	1,000,503 12	1,516,572 90	3
75,085 50	123,484 25	—	122,463 50	4
511,380 60	1,680,057 95	45,555 18	889,875 86	5
2,661,968 05	1,647,590 76	338,972 99	951,830 52	6
760,961 84	2,065,311 54	217,461 86	636,049 94	7
260,942 90	2,837,920 38	20,715 97	1,925,889 82	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
170,639 45	1,333,225 71	129,050 22	268,917 58	12
170,436 98	444,583 87	—	128,075 62	13
82,992 45	797,433 71	—	236,553 92	14
—	—	—	—	15
400,000 00	1,001,000 00	300,000 00	660,000 00	16
600,000 00	1,200,000 00	400,000 00	1,000,000 00	17
250,000 00	348,957 78	80,700 00	200,000 00	18
271,236 35	1,362,662 78	778,653 65	364,955 92	19
—	—	—	—	20
227,699 83	1,215,673 22	98,693 31	624,500 00	21
\$20,514,518 18	\$55,726,526 35	\$7,982,570 14	\$32,404,269 44	22
No Trust Department	\$6,076,341 20	\$4,551,333 48	\$18,894,032 45	23
	61,088 19	198,955 16	180,199 29	24
	—	—	—	25
	—	—	87,139 94	26
	\$6,137,429 39	\$4,750,288 64	\$19,161,371 68	27
	\$1,621,910 09	—	\$4,383,916 06	28
	—	—	—	29
Apr. 21, 1914	Dec. 1, 1933	Jan. 2, 1934	Sept. 23, 1923	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
June 30-Dec. 30	Apr. 15-Oct. 15	Apr. 1-Oct. 1	Jan. 15-July 15	32
168	781	41	159	33
\$10,704 31	\$12,499 86	\$6,783 02	\$4,954 75	34
5.11	5.12	5.23	5.10	35
55.30	77.29	27.80	51.95	36
\$209,687 50	\$518,020 66	\$99,554 00	\$199,562 50	37
2.98	4.63	4.02	3.76	38
3.00	3.00-4.00	3.00	1.00	39
\$75,319 41	\$357,673 20	\$28,861 47	\$13,793 46	40
\$2,785,771 90	\$6,112,674 61	\$293,237 11	\$895,082 76	41
\$2,548,243 39	\$5,062,923 51	\$312,533 12	\$1,063,365 71	42
\$312,847 92	\$1,407,424 30	\$9,565 46	¹ \$154,489 49	43
19,380	64,222	1,707	8,338	44
12,720	41,824	1,117	4,841	45
1,386	3,458	89	493	46
1,297	2,638	145	1,005	47
89	820	¹ 56	¹ 512	48
5,877	20,511	847	4,008	49

¹ Decrease.

		MEDFORD
ASSETS		DEPOSITORS TRUST COMPANY
Banking Department		
	Incorporated	Oct. 20, 1953
	Began business	Feb. 16, 1954
1	Cash, clearing and cash items in process of collection	\$703,731 59
2	Balances with banks	1,362,871 29
3	U. S. Government obligations, direct and fully guaranteed	774,375 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	1,336,546 04
8	Collateral loans	1,160,975 80
9	Unsecured loans	1,039,978 60
10	Installment loans	1,328,623 12
11	Overdrafts	1,857 31
12	Banking house, vaults, furniture and fixtures	233,979 11
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	13,459 28
18	Total	\$7,956,397 14
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

MELROSE	MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	
MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF NEEDHAM	
Jan. 19, 1916	May 18, 1916	Nov. 14, 1958	Aug. 20, 1916	Dec. 2, 1960	
Jan. 24, 1916	July 1, 1916	Mar. 12, 1959	Sept. 5, 1916	May 8, 1961	1
\$263,143 37	\$436,451 85	\$130,582 51	\$1,285,594 43	\$94,350 90	2
1,412,804 40	950,594 14	495,877 42	2,213,112 11	453,461 21	3
2,492,888 45	4,518,056 49	993,937 87	5,323,912 38	752,722 30	4
1,602,638 99	1,141,694 09	—	378,717 76	—	5
—	77,537 00	—	—	—	6
—	3,000 00	—	60,127 96	—	7
1,500,666 86	2,532,128 01	870,093 55	1,517,836 65	220,026 24	8
1,993,152 07	923,151 99	634,628 58	1,642,033 17	286,367 93	9
2,175,160 93	973,770 12	432,515 00	705,243 12	493,015 45	10
1,299,774 00	1,554,305 65	332,346 59	3,285,075 22	842,439 99	11
5,157 82	1,181 79	1,619 54	11,583 39	2,898 67	12
327,352 84	87,900 00	221,508 00	105,446 72	69,115 58	13
—	—	9,765 01	—	—	14
—	—	—	—	—	15
7,192 72	—	2,864 48	2,209 60	9,047 54	16
45,490 33	—	—	—	—	17
3,215 34	17,655 15	12,568 89	—	4,428 07	18
\$13,128,638 12	\$13,217,426 28	\$4,138,307 44	\$16,530,892 51	\$3,227,873 88	
No Trust Department	\$69,455 00 70,157 38 754,949 11 325 00 2,187 50 — 23,325 00 36,850 64 82,031 10 5 00 —	No Trust Department	No Trust Department	No Trust Department	19 20 21 22 23 24 25 26 27 28 29
	\$1,039,285 73				30

		MEDFORD
LIABILITIES		DEPOSITORS TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$4,264,846 52
2	Time deposits of individuals, partnerships and corporations	10,000 00
3	Savings deposits	1,722,570 98
4	Club deposits	59,571 00
5	Deposits of U. S. Government	81,918 32
6	Deposits of states, counties and municipalities	461,781 94
7	Deposits of banks	297,020 85
8	Other deposits (certified, officers' checks, etc.)	133,516 71
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	102,364 10
13	Accrued for taxes, interest, expenses, etc.	71,674 92
14	Other liabilities	32,607 89
15	Capital stock Preferred	—
16	Capital stock Common	396,000 00
17	Surplus	214,600 00
18	Guaranty fund	23,321 04
19	Undivided profits	56,534 77
20	Preferred stock retirement fund	—
21	Other capital reserves	28,068 10
22	Total	\$7,956,397 14
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Feb. 16, 1954
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	107
34	Average real estate loan	\$12,491 08
35	Average rate on real estate loans	5.72
36	Percentage of real estate loans to savings deposits	77.59
37	Investment of guaranty fund	\$25,000 00
38	Average rate on amount invested in securities	3.88
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$36,748 96
41	Amount of deposits	\$1,424,765 43
42	Amount of withdrawals	\$1,111,348 44
43	Net increase	\$350,165 95
44	Number of deposits	12,973
45	Number of withdrawals	6,440
46	Number of accounts opened	1,051
47	Number of accounts closed	539
48	Net increase in number of accounts	512
49	Number of accounts, December 31, 1964	3,250

MELROSE	MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	
MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF NEEDHAM	
\$7,885,632 04	\$4,935,485 95	\$1,794,283 16	\$7,276,136 77	\$1,824,743 79	1
—	—	52,400 00	20,000 00	—	2
1,981,165 75	5,404,382 51	1,204,139 43	3,193,736 49	563,989 27	3
50,132 00	39,203 00	6,999 00	80,245 00	3,999 00	4
175,956 23	164,301 94	62,030 16	345,573 81	78,537 48	5
407,269 83	868,873 49	270,000 00	1,541,315 34	143,126 58	6
348,593 78	634,652 59	35,001 40	1,131,789 75	10,000 00	7
786,076 97	52,036 17	69,421 52	995,184 24	40,825 32	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
130,425 88	—	29,532 69	323,159 84	62,209 74	12
90,493 04	—	1,256 90	94,573 00	1,127 85	13
85,507 63	61,389 84	264 03	16,000 00	—	14
—	—	—	—	—	15
240,000 00	300,000 00	312,500 00	200,000 00	250,000 00	16
610,000 00	300,000 00	193,294 26	400,000 00	175,000 00	17
150,000 00	266,000 00	12,705 00	202,900 00	3,561 00	18
47,450 59	166,100 79	72,333 46	588,168 52	52,335 35	19
—	—	—	—	—	20
139,934 38	25,000 00	22,146 43	122,109 75	18,418 50	21
\$13,128,638 12	\$13,217,426 28	\$4,138,307 44	\$16,530,892 51	\$3,227,873 88	22
No Trust Department	\$1,021,367 37	No Trust Department	No Trust Department	No Trust Department	23
	17,918 36				24
	—				25
	—				26
	\$1,039,285 73				27
	—				28
	—				29
Jan. 24, 1916	July 1, 1916	May 12, 1959	Sept. 5, 1916	May 8, 1961	30
Monthly on 1st	Monthly on 10th	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 15–July 15	Jan. 10–July 10	Jan. 1–July 1	Mar. 10–Sept. 10	Apr. 1–Oct. 1	32
140	451	63	267	17	33
\$10,719 05	\$5,614 47	\$11,821 42	\$5,490 52	\$12,942 72	34
5.08	5.40	5.54	5.14	5.45	35
75.75	46.85	61.85	45.90	39.01	36
\$150,222 64	\$273,000 00	\$9,778 01	\$225,000 00	—	37
3.00	3.75	3.96	3.97	—	38
3.00	3.50–4.00	3.00	3.00	3.00	39
\$48,872 91	\$183,025 99	\$29,570 20	\$85,230 00	\$14,160 96	40
\$1,336,754 68	\$2,162,406 57	\$873,116 92	\$1,868,336 16	\$528,579 98	41
\$1,291,311 86	\$1,933,837 32	\$825,723 91	\$1,893,157 35	\$463,335 54	42
\$94,315 73	\$411,595 24	\$76,963 21	\$60,408 81	\$79,405 40	43
12,982	17,043	4,822	16,583	4,892	44
8,024	10,285	2,666	9,480	2,204	45
755	809	506	892	362	46
784	648	246	953	163	47
129	161	260	161	199	48
4,841	5,922	1,275	5,932	1,074	49

¹ Decrease.

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	Sept. 10, 1907	Oct. 9, 1909	
June 26, 1959	July 11, 1895	Dec. 15, 1915	Sept. 30, 1907	Oct. 12, 1909	
\$348,834 18	\$1,546,642 96	\$3,017,048 80	\$1,197,114 90	\$3,589,439 62	1
576,865 34	2,222,576 93	2,131,020 03	2,810,548 63	3,834,444 65	2
1,941,699 65	4,372,445 20	7,292,029 51	8,147,440 76	6,984,713 67	3
—	1,829,202 24	2,529,727 94	559,539 18	804,852 91	4
1,003,289 70	1,510,398 44	—	50,020 50	—	5
—	8,000 00	57,000 00	18,515 01	75,777 57	6
383,606 08	5,185,381 72	3,546,203 20	2,649,414 99	3,042,410 49	7
459,033 77	6,337,307 91	2,735,215 45	4,077,250 16	3,966,731 71	8
896,087 74	4,082,744 25	2,324,854 37	4,308,076 09	6,972,730 67	9
1,527,813 77	3,449,641 85	2,500,371 48	9,360,183 27	2,833,883 29	10
19,595 39	1,794 05	5,570 73	15,271 15	11,565 41	11
352,731 74	438,581 28	332,764 46	885,939 48	320,000 00	12
—	—	—	2,800 00	—	13
—	—	—	—	—	14
12,762 55	39,708 57	42,952 07	20,402 12	—	15
13,481 15	104,979 74	125 00	—	—	16
1,763 51	29,858 22	24,215 31	11,840 77	86 81	17
\$7,537,564 57	\$31,159,263 36	\$26,539,098 35	\$34,114,357 01	\$32,436,636 80	18
No Trust Department	\$2,245,867 36	No Trust Department	\$173,802 10	\$3,168,777 13	19
	2,189,211 15		944,564 69	2,073,388 30	20
	6,893,146 47		3,442,638 79	7,975,399 16	21
	100,310 46		52,536 25	—	22
	—		93,542 00	—	23
	—		—	—	24
	146,464 33		161,100 00	155,725 55	25
	220,448 97		40,818 85	277,606 92	26
	1,386,869 12		1,394,541 86	1,178,505 00	27
	—		12,329 53	58,909 58	28
	45,060 71		9,681 40	—	29
	\$13,227,378 57		\$6,325,555 47	\$14,888,311 64	30

		NEWTON
LIABILITIES		GARDEN CITY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$8,211,136 78
2	Time deposits of individuals, partnerships and corporations	2,292,382 65
3	Savings deposits	2,331,654 54
4	Club deposits	11,002 50
5	Deposits of U. S. Government	350,158 84
6	Deposits of states, counties and municipalities	581,000 00
7	Deposits of banks	576,541 95
8	Other deposits (certified, officers' checks, etc.)	319,212 23
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	97,266 05
13	Accrued for taxes, interest, expenses, etc.	75,309 74
14	Other liabilities	35 00
15	Capital stock Preferred	—
16	Capital stock Common	630,936 00
17	Surplus	635,716 00
18	Guaranty fund	16,107 14
19	Undivided profits	100,876 48
20	Preferred stock retirement fund	—
21	Other capital reserves	136,228 66
22	Total	\$16,365,564 56
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Nov. 2, 1959
31	Deposits draw interest from	Monthly on 5th
32	Interest is payable	June 15-Dec. 15
33	Number of real estate loans	59
34	Average real estate loan	\$33,643 73
35	Average rate on real estate loans	5.91
36	Percentage of real estate loans to savings deposits	85.13
37	Investment of guaranty fund	\$24,105 33
38	Average rate on amount invested in securities	3.09
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.00-4.00
40	Amount of interest paid	\$74,094 85
41	Amount of deposits	\$628,737 42
42	Amount of withdrawals	\$378,169 26
43	Net increase	\$324,663 01
44	Number of deposits	3,691
45	Number of withdrawals	1,648
46	Number of accounts opened	1,144
47	Number of accounts closed	194
48	Net increase in number of accounts	950
49	Number of accounts, December 31, 1964	2,883

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
\$1,742,569 38	\$14,816,418 44	\$13,328,419 38	\$16,573,862 03	\$16,561,416 20	1
187,441 01	1,077,410 00	—	25,000 00	1,000,000 00	2
1,098,674 06	7,513,860 06	6,598,703 34	6,019,586 45	5,319,409 65	3
10,528 50	77,790 00	126,476 10	32,437 00	—	4
101,199 74	804,152 25	248,401 94	578,295 59	1,649,274 59	5
3,220,905 04	1,501,672 21	894,431 39	4,218,088 94	1,310,786 09	6
100,000 00	679,873 06	741,247 03	1,307,674 98	1,645,047 66	7
203,788 73	336,127 12	1,804,103 65	1,508,913 87	264,250 47	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
176,489 06	311,464 90	279,626 19	530,000 00	357,396 04	12
39,707 78	72,302 65	149,754 03	195,202 28	13,059 77	13
148 67	—	30 00	57,285 44	1,240,628 29	14
—	—	—	—	200,000 00	15
300,000 00	910,000 00	400,000 00	600,000 00	300,000 00	16
175,000 00	1,425,000 00	1,000,000 00	1,100,000 00	1,150,000 00	17
6,941 00	372,000 00	500,000 00	370,000 00	380,000 00	18
166,671 60	770,749 48	272,044 91	186,055 84	715,501 26	19
—	—	—	—	—	20
7,500 00	490,443 19	195,860 39	811,954 59	329,866 78	21
\$7,537,564 57	\$31,159,263 36	\$26,539,098 35	\$34,114,357 01	\$32,436,636 80	22
No Trust Department	\$13,050,120 57 139,758 00 37,500 00	No Trust Department	\$6,195,706 18 129,849 29 —	\$14,774,854 19 113,457 45 —	23 24 25 26
	\$13,227,378 57		\$6,325,555 47	\$14,888,311 64	27
	\$7,280,397 45		\$494,146 37	\$8,356,666 53	28 29
June 26, 1959	Sept. 1, 1923	Dec. 15, 1915	Mar. 28, 1912	May 27, 1919	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 10–July 10	June 30–Dec. 31	Apr. 15–Oct. 15	June 1–Dec. 1	May 1–Nov. 1	32
15	545	441	447	203	33
\$12,699 63	\$8,714 09	\$8,340 17	\$5,896 34	\$11,607 49	34
8.64	5.30	5.32	5.53	5.20	35
17.34	63.21	55.74	43.78	44.30	36
\$6,861 16	\$397,796 88	\$503,125 79	\$371,120 67	\$400,152 35	37
3.42	3.77	3.66	3.99	3.72	38
3.00	3.50	3.00	3.00	3.50–4.00	39
\$9,808 76	\$208,632 99	\$179,756 62	\$153,809 71	\$192,547 71	40
\$1,278,973 93	\$2,715,292 34	\$3,272,241 33	\$4,426,498 64	\$2,215,037 59	41
\$557,469 57	\$3,092,522 61	\$3,316,199 01	\$4,396,927 26	\$2,119,605 34	42
\$731,313 12	¹ \$168,597 28	\$135,798 94	\$183,381 09	\$287,979 96	43
6,078	21,610	30,548	30,492	13,362	44
1,943	12,687	17,528	21,560	7,448	45
849	1,391	1,695	3,248	695	46
280	1,512	1,683	3,013	649	47
569	¹ 121	12	235	46	48
1,293	8,050	10,962	11,913	4,097	49

¹Decrease.

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SAFE DEPOSIT BANK AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
Apr. 20, 1961	Apr. 17, 1959	June 18, 1885	Jan. 5, 1906	Feb. 16, 1917	
Sept. 15, 1961	Sept. 30, 1959	June 1, 1886	Jan. 6, 1906	Mar. 19, 1917	
\$53,516 98	\$154,128 49	\$10,077,274 75	\$13,586,370 12	\$1,622,809 27	1
117,456 89	421,132 26	11,435,361 51	9,921,109 44	1,161,020 33	2
274,757 97	1,062,825 36	12,698,343 34	24,922,269 68	4,463,589 58	3
—	121,580 69	6,481,666 11	19,934,987 00	1,959,814 38	4
—	99,968 75	1,066,966 26	160,694 50	335,005 77	5
—	8,512 25	193,851 00	341,601 00	32,050 00	6
329,129 99	908,046 24	8,973,686 42	11,067,944 55	3,383,728 73	7
312,195 11	345,277 04	19,394,432 23	12,020,022 87	1,093,994 45	8
895,820 19	190,468 29	16,989,481 27	17,592,358 85	2,318,094 34	9
1,279,534 71	464,313 77	5,389,351 12	28,602,380 13	3,240,260 24	10
265 04	2,165 11	2,369 51	12,235 99	1,467 03	11
126,663 34	43,920 98	1,558,161 60	2,678,152 05	186,839 03	12
—	—	14,675 00	201,755 11	27,542 70	13
—	—	—	—	—	14
—	609 31	39,000 00	33,422 63	10,298 22	15
—	87 14	—	600,245 12	—	16
7,445 24	—	102,641 66	111,421 16	971 57	17
\$3,396,785 46	\$3,823,035 68	\$94,417,261 78	\$141,786,970 20	\$19,837,485 64	18
No Trust Department	No Trust Department	\$11,367,690 05	\$16,056,328 00	\$5,964 38	19
		12,850,128 59	10,905,638 83	80,723 82	20
		57,553,094 31	38,734,154 44	207,107 38	21
		734,451 40	401,504 23	—	22
		57,145 41	153,713 07	—	23
		—	—	—	24
		427,060 54	350,081 77	9,611 00	25
		1,216,321 31	651,168 26	16,272 83	26
		4,010,835 64	3,302,300 61	50,825 00	27
		62,182 07	24,335 50	—	28
		242,675 96	63,966 86	2,474 40	29
		\$88,521,585 28	\$70,643,191 57	\$372,978 81	30

		SAUGUS
LIABILITIES		SAUGUS BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,946,322 29
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	3,476,297 15
4	Club deposits	53,080 50
5	Deposits of U. S. Government	189,017 86
6	Deposits of states, counties and municipalities	625,871 29
7	Deposits of banks	228,071 26
8	Other deposits (certified, officers' checks, etc.)	79,366 43
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	147,603 32
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	331,161 14
15	Capital stock Preferred	—
16	Capital stock Common	175,000 00
17	Surplus	175,000 00
18	Guaranty fund	130,336 17
19	Undivided profits	163,346 67
20	Preferred stock retirement fund	—
21	Other capital reserves	31,000 00
22	Total	\$8,751,474 08
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 15, 1928
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Apr. 10-Oct. 10
33	Number of real estate loans	288
34	Average real estate loan	\$8,561 18
35	Average rate on real estate loans	5.40
36	Percentage of real estate loans to savings deposits	70.93
37	Investment of guaranty fund	\$149,630 99
38	Average rate on amount invested in securities	3.50
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$91,110 04
41	Amount of deposits	\$2,570,407 78
42	Amount of withdrawals	\$2,580,782 49
43	Net increase	\$80,735 33
44	Number of deposits	1,182
45	Number of withdrawals	996
46	Number of accounts opened	1,182
47	Number of accounts closed	986
48	Net increase in number of accounts	196
49	Number of accounts, December 31, 1964	7,815

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SAFE DEPOSIT BANK AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
\$1,269,507 70	\$1,487,116 14	\$55,730,142 55	\$77,864,453 41	\$8,140,616 00	1
85,000 00	—	858,497 48	2,244,497 01	810,000 00	2
1,233,044 98	1,191,886 21	14,258,239 96	24,647,318 21	5,154,148 06	3
10,268 00	16,189 00	141,149 50	221,007 00	89,767 00	4
163,542 58	150,044 99	2,550,944 34	4,106,250 86	247,636 11	5
32,531 91	312,114 70	5,148,600 65	7,856,302 08	1,873,567 13	6
6,000 00	182,945 42	2,440,819 88	2,352,374 50	666,802 80	7
65,548 23	28,770 13	3,105,883 50	4,960,983 35	599,728 58	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
99,619 50	35,134 95	755,125 97	2,359,900 63	306,994 97	12
—	24,228 00	333,494 72	533,071 05	120,331 12	13
8,961 11	12,154 66	182,607 53	637,256 29	19,589 03	14
—	—	—	—	—	15
200,000 00	160,000 00	2,750,000 00	2,925,000 00	300,000 00	16
125,000 00	110,000 00	3,000,000 00	4,600,000 00	300,000 00	17
7,000 00	10,100 00	710,538 55	442,981 33	270,900 00	18
76,064 32	83,245 07	1,129,473 56	3,224,981 02	708,966 44	19
—	—	—	—	—	20
14,697 13	19,106 41	1,321,743 59	2,810,593 46	228,438 40	21
\$3,396,785 46	\$3,823,035 68	\$94,417,261 78	\$141,786,970 20	\$19,837,485 64	22
No Trust Department	No Trust Department	\$87,536,756 42	\$69,997,009 53	\$369,348 75	23
		980,383 17	645,884 44	3,630 06	24
		—	—	—	25
		4,445 69	297 60	—	26
		\$88,521,585 28	\$70,643,191 57	\$372,978 81	27
		\$85,628,005 49	\$20,974,423 34	—	28
		\$17,554 14	\$179,141 55	—	29
Sept. 15, 1961	Sept. 30, 1959	Jan. 2, 1948	Jan. 22, 1947	Oct. 1, 1919	30
Monthly on 1st	Monthly on 5th	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 1-July 1	Jan. 15-July 15	Quarterly on 1st*	Quarterly on 30th†	Jan. 1-July 1	32
29	90	559	677	530	33
\$11,349 31	\$7,809 11	\$11,401 47	\$9,608 69	\$6,135 34	34
4.64	5.72	5.05	5.03	5.38	35
26.69	58.97	44.70	26.39	63.09	36
\$7,000 00	\$416,736 81	\$714,241 41	\$442,981 33	\$300,000 00	37
3.88	3.75	3.66	3.88	4.08	38
3.00-4.00	3.25	3.00	3.00	3.00	39
\$32,694 86	\$33,628 76	\$397,871 84	\$755,701 05	\$156,937 27	40
\$1,141,760 01	\$673,314 02	\$6,248,937 17	\$15,535,299 73	\$2,175,233 78	41
\$805,862 85	\$642,774 49	\$6,345,931 60	\$13,315,728 30	\$2,000,920 58	42
\$368,592 02	\$64,168 29	\$300,877 41	\$2,975,272 48	\$331,250 47	43
7.380	4.835	71,938	96,471	15,149	44
3,769	2,296	30,407	28,588	7,851	45
791	314	3,923	7,867	974	46
329	211	4,400	4,836	776	47
462	103	1,477	3,031	198	48
2,153	1,400	17,232	31,939	5,022	49

*Jan.-Apr.-July-Oct.
†Mar.-June-Sept.-Dec.
¹ Decrease.

		WAKEFIELD
ASSETS		SURETY BANK AND TRUST COMPANY
Banking Department		
	Incorporated	June 7, 1960
	Began business	Dec. 7, 1960
1	Cash, clearing and cash items in process of collection	\$154,526 89
2	Balances with banks	662,437 84
3	U. S. Government obligations, direct and fully guaranteed	751,185 74
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	197,149 69
6	Corporate stocks	—
7	Real estate loans	441,533 37
8	Collateral loans	472,872 67
9	Unsecured loans	1,473,855 66
10	Installment loans	1,022,664 83
11	Overdrafts	4,049 61
12	Banking house, vaults, furniture and fixtures	329,308 00
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	15,730 72
16	Interest accrued but not collected	10,976 98
17	Other assets	3,854 20
18	Total	\$5,540,146 20
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
June 29, 1916	July 25, 1951	Mar. 22, 1894	Feb. 16, 1917	July 1, 1960	
July 11, 1916	Jan. 21, 1952	July 12, 1894	Mar. 1, 1917	Dec. 1, 1960	1
\$438,933 85	\$224,455 35	\$8,538,624 57	\$294,692 85	\$209,597 48	2
1,688,681 65	3,526,382 49	1,313,318 20	691,297 42	2,184,227 63	3
3,535,670 59	1,997,606 08	13,100,940 79	1,008,857 87	1,530,117 19	4
955,844 96	692,727 77	15,161,700 29	297,826 75	588,108 04	5
—	10,000 00	89,236 90	33,767 75	147,939 52	6
—	32,000 00	373,623 33	16,661 65	—	7
2,833,778 45	2,174,155 55	10,089,581 30	22,938 05	1,896,314 23	8
1,547,199 21	1,795,855 59	9,614,379 03	752,105 72	1,100,329 70	9
1,521,647 10	2,230,586 54	15,011,811 03	1,366,263 61	2,238,488 81	10
2,103,297 01	4,012,030 18	14,774,080 93	1,841,023 53	2,061,330 69	11
85 63	78,156 80	53,710 45	1,558 97	4,676 66	12
322,117 74	315,541 27	2,120,674 67	89,926 10	162,107 66	13
—	—	—	—	—	14
—	—	—	—	—	15
8,955 71	4,524 86	45,343 78	4,103 46	35,515 47	16
50,151 35	—	379,766 89	—	18,127 52	17
38,690 41	1,726 82	76,796 60	—	15,382 59	18
\$15,045,053 66	\$17,095,749 30	\$90,743,588 76	\$6,421,023 73	\$12,192,263 19	
\$94,208 75	No Trust	\$6,590,733 50	\$79,098 05	No Trust	19
72,306 21	Department	3,425,055 83	44,388 97	Department	20
962,061 40		14,547,909 91	446,657 42		21
200 00		45,712 33	—		22
—		41,985 38	—		23
—		—	—		24
250 00		878,637 04	5,075 00		25
15,024 86		573,478 87	29,622 13		26
125,308 04		2,118,493 47	193,917 32		27
—		9,510 30	—		28
51 00		116,558 78	625 00		29
\$1,269,410 26		\$28,348,075 41	\$799,383 89		30

		WAKEFIELD
LIABILITIES		SURETY BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,421,982 16
2	Time deposits of individuals, partnerships and corporations	80,568 96
3	Savings deposits	1,179,988 45
4	Club deposits	18,735 00
5	Deposits of U. S. Government	75,217 50
6	Deposits of states, counties and municipalities	370,000 00
7	Deposits of banks	42,300 00
8	Other deposits (certified, officers' checks, etc.)	111,095 99
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	70,791 77
13	Accrued for taxes, interest, expenses, etc.	22,359 43
14	Other liabilities	4,691 67
15	Capital stock Preferred	—
16	Capital stock Common	507,500 00
17	Surplus	11,870 30
18	Guaranty fund	8,908 38
19	Undivided profits	—
20	Preferred stock retirement fund	—
21	Other capital reserves	66,000 00
22	Total	\$4,992,009 61
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Dec. 7, 1960
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	33
34	Average real estate loan	\$13,041 56
35	Average rate on real estate loans	5.81
36	Percentage of real estate loans to savings deposits	36.47
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$24,310 49
39	Amount of deposits	\$1,239,988 15
40	Amount of withdrawals	\$1,089,811 33
41	Net increase	\$174,487 31
42	Number of deposits	11,220
43	Number of withdrawals	6,480
44	Number of accounts opened	1,626
45	Number of accounts closed	747
46	Net increase in number of accounts	879
47	Number of accounts, December 31, 1965	3,179

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
\$7,814,849 25	\$8,544,962 05	\$55,717,971 23	\$4,282,525 02	\$6,679,678 65	1
20,000 00	806,438 72	2,900,304 69	10,000 00	1,463,533 36	2
2,641,132 47	4,716,646 18	12,211,189 98	287,033 98	3,834,269 80	3
73,578 50	43,991 00	72,231 00	—	64,538 50	4
325,599 13	200,829 74	2,380,283 09	308,059 01	1,165,484 08	5
1,040,115 49	1,919,640 78	3,527,493 31	531,586 23	769,715 28	6
304,727 12	37,377 35	3,989,389 26	621,334 53	57,483 42	7
712,152 04	261,260 61	936,301 48	92,846 14	303,560 53	8
—	311,052 93	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
193,225 53	355,699 63	1,630,686 72	288,305 84	223,427 70	12
96,311 25	90,500 00	602,044 30	26,845 29	52,516 08	13
66,238 48	—	5,533,078 66	—	26,449 70	14
—	—	—	—	—	15
300,000 00	746,240 00	2,000,000 00	150,000 00	500,000 00	16
550,000 00	550,000 00	4,000,000 00	250,000 00	1,028,760 63	17
142,000 00	54,400 00	598,500 00	2,406 78	26,638 02	18
138,260 06	199,143 54	1,016,742 71	170,662 97	154,892 24	19
—	—	—	—	—	20
302,601 33	231,071 52	1,768,660 02	168,657 82	143,644 62	21
\$14,720,790 65	\$19,069,254 05	\$98,884,876 45	\$7,190,263 61	\$16,494,592 61	22
\$1,320,764 10	No Trust Department	\$34,316,132 08	\$806,983 89	No Trust Department	23
22,929 73		784,529 32	12,401 79		24
—		—	—		25
55,597 47		60,195 26	—		26
\$1,399,291 30		\$35,160,856 66	\$819,385 68		27
—		\$5,123,053 49	\$140,266 15		28
—		\$526,810 77	—		29
Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	Feb. 1, 1960	Dec. 1, 1960	30
Monthly on 1st	Monthly on 1st	Quar. 1st Mon.*	Monthly on 1st	Monthly on 5th	31
May 31–Nov. 30	Jan. 15–July 15	1st Mon. Apr.–Oct.†	Feb. 1–Aug. 1	June 30–Dec. 31	32
195	118	450	—	72	33
\$9,626 85	\$24,745 60	\$10,215 04	—	\$28,266 65	34
5.26	5.63	5.24	—	5.89	35
71.08	61.91	37.64	—	53.08	36
3.00	4.00	3.00–4.00	3.50	3.00–4.00	37
\$68,392 56	\$137,584 95	\$281,657 32	\$7,142 92	\$115,241 36	38
\$1,574,417 60	\$3,590,263 12	\$10,900,279 61	\$206,023 62	\$2,537,529 05	39
\$1,481,514 08	\$2,952,765 45	\$9,416,158 46	\$145,013 40	\$1,939,935 78	40
\$161,296 08	\$775,082 62	\$1,765,778 47	\$68,153 14	\$712,834 63	41
14,967	24,207	53,888	1,933	16,519	42
8,468	19,627	32,774	517	11,508	43
769	2,542	5,710	85	1,801	44
765	1,665	5,316	54	646	45
4	877	394	31	1,155	46
4,510	5,107	15,309	336	5,135	47

* Passbook accounts Jan.–Apr.–July–Oct. — other savings accounts from date of deposit.
† Daily interest and special notice accounts 1st Monday Jan.–Apr.–July–Oct.

		WEST SPRINGFIELD
ASSETS		WESTERN BANK AND TRUST COMPANY
Banking Department		
	Incorporated	Oct. 2, 1961
	Began business	June 25, 1962
1	Cash, clearing and cash items in process of collection	\$88,325 79
2	Balances with banks	509,447 00
3	U. S. Government obligations, direct and fully guaranteed	400,000 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	325,995 14
8	Collateral loans	376,497 59
9	Unsecured loans	499,343 40
10	Installment loans	544,046 24
11	Overdrafts	9,091 29
12	Banking house, vaults, furniture and fixtures	96,902 43
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	1,231 12
16	Interest accrued but not collected	—
17	Other assets	9,420 40
18	Total	\$2,860,300 40
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 29, 1960	July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
Jan. 3, 1961	July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	
\$167,141 96	\$1,016,964 67	\$138,171 62	\$575,523 74	\$5,750,479 18	1
1,019,391 30	717,083 36	840,216 97	1,856,027 15	6,313,574 23	2
1,745,058 41	2,950,407 99	1,439,350 07	3,457,700 04	18,795,792 11	3
—	1,269,834 76	—	201,872 00	2,909,151 42	4
—	3,000 00	—	—	3,515,015 00	5
20,000 00	34,250 00	—	30,000 00	—	6
470,184 09	1,819,383 83	570,441 75	175,687 47	9,875,629 63	7
1,043,437 23	1,993,167 65	337,380 61	2,099,122 23	9,637,125 32	8
1,531,209 91	603,950 07	643,886 66	1,749,090 47	9,755,795 57	9
635,524 09	658,505 39	1,942,493 64	2,232,950 30	16,441,521 05	10
7,837 81	1,818 99	16,509 29	7,098 56	28,229 96	11
79,526 95	281,834 26	76,838 32	96,472 21	1,328,229 73	12
—	—	—	—	8,850 96	13
—	—	—	14,800 00	62,732 09	14
22,447 98	—	—	7,771 85	17,672 55	15
18,304 07	25,714 41	—	379 12	—	16
—	—	58 22	13,791 81	65,966 09	17
\$6,760,063 80	\$11,375,915 38	\$6,005,347 15	\$12,518,286 95	\$84,505,764 89	18
No Trust Department	\$73,730 56 10,037 50 138,253 71 — — — 1,947 41 489 87 —	No Trust Department	No Trust Department	\$666,135 83 310,339 35 1,040,178 94 — 65,300 00 — — 77,699 22 287,794 64 — 174,173 70	19 20 21 22 23 24 25 26 27 28 29
	\$224,459 05			\$2,621,621 68	30

LIABILITIES		WEST SPRINGFIELD
		WESTERN BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$1,494,612 49
2	Time deposits of individuals, partnerships and corporations	187,000 00
3	Savings deposits	345,212 08
4	Club deposits	6,578 00
5	Deposits of U. S. Government	106,651 30
6	Deposits of states, counties and municipalities	200,000 00
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	78,383 17
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	56,854 54
13	Accrued for taxes, interest, expenses, etc.	8,256 87
14	Other liabilities	5,149 09
15	Capital stock Preferred	—
16	Capital stock Common	200,000 00
17	Surplus	100,000 00
18	Guaranty fund	1,542 90
19	Undivided profits	70,059 96
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$2,860,300 40
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 25, 1962
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 1-July 1
33	Number of real estate loans	17
34	Average real estate loan	\$19,176 23
35	Average rate on real estate loans	5.36
36	Percentage of real estate loans to savings deposits	94.43
37	Investment of guaranty fund	—
38	Average rate on amount invested in securities	—
Period, December 31, 1963 to December 31, 1964		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$6,093 82
41	Amount of deposits	\$327,921 44
42	Amount of withdrawals	\$244,200 02
43	Net increase	\$89,815 24
44	Number of deposits	2,243
45	Number of withdrawals	855
46	Number of accounts opened	310
47	Number of accounts closed	149
48	Net increase in number of accounts	161
49	Number of accounts, December 31, 1964	617

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
\$3,665,647 40	\$5,560,368 12	\$1,461,912 32	\$7,697,615 63	\$44,458,813 46	1
373,522 48	454,438 87	70,800 00	929,515 66	1,680,000 00	2
1,101,380 23	2,212,048 46	1,742,729 79	278,534 50	21,148,941 13	3
7,147 25	24,473 00	16,697 00	2,848 00	349,140 00	4
165,451 77	98,032 07	92,199 48	370,095 38	1,650,388 04	5
420,000 00	1,211,381 35	1,885,657 53	929,290 03	2,454,981 80	6
1,000 00	161,962 71	6,516 29	284,523 13	611,567 93	7
194,892 41	90,318 15	59,272 40	675,889 38	3,280,002 84	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	14,800 00	62,732 09	11
48,190 65	78,105 88	157,565 69	265,399 64	1,736,894 02	12
—	113,387 70	1,263 79	33,459 20	350,208 27	13
69,553 21	274,861 90	—	2,138 51	41,759 70	14
—	—	—	—	—	15
330,750 00	200,000 00	200,000 00	525,000 00	1,721,200 00	16
186,658 00	500,000 00	125,000 00	275,000 00	1,658,000 00	17
6,115 54	175,000 00	10,800 00	350 00	736,600 00	18
117,754 86	72,351 62	113,423 67	100,313 01	1,294,317 14	19
—	—	—	—	—	20
72,000 00	149,185 55	61,509 19	133,514 88	1,270,218 47	21
\$6,760,063 80	\$11,375,915 38	\$6,005,347 15	\$12,518,286 95	\$84,505,764 89	22
No Trust Department	\$222,021 77 943 47 — 1,493 81	No Trust Department	No Trust Department	\$2,611,919 96 9,701 72 — —	23 24 25 26
	\$224,459 05			\$2,621,621 68	27
	— —			\$14,869,669 17 —	28 29
Jan. 3, 1961	Mar. 27, 1918	Feb. 15, 1960	May 18, 1956	Apr. 1, 1930	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 1–July 1	Quarterly*	Jan. 1–July 1	June 1–Dec. 1	Apr. 1–Oct. 1	32
12	112	62	—	1,030	33
\$6,456 57	\$13,241 23	\$9,200 67	—	\$9,587 99	34
5.46	5.11	4.98	—	5.38	35
7.03	59.87	32.73	—	46.69	36
\$5,000 00	\$206,212 50	\$25,000 00	—	\$736,600 00	37
3.68	3.91	4.88	—	4.00	38
3.40	3.00	3.50–4.00	3.00	3.50	39
\$14,878 72	\$43,147 38	\$46,471 10	\$2,513 25	\$642,279 72	40
\$1,120,928 38	\$1,586,872 84	\$1,568,972 40	\$415,782 16	\$10,908,827 91	41
\$845,394 49	\$1,426,165 18	\$1,049,264 51	\$139,760 91	\$9,488,439 85	42
\$290,412 61	\$203,855 04	\$566,178 99	\$278,534 50	\$2,062,667 78	43
8,461	6,097	11,797	764	83,433	44
4,771	3,886	6,409	303	48,376	45
1,552	407	1,100	294	4,909	46
496	381	524	34	3,169	47
1,056	26	576	260	1,740	48
2,696	2,261	3,129	260	26,165	49

* Jan. 1–Apr. 1–July 1–Oct. 1.

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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STATEMENT No. 1

AGGREGATE STATEMENT OF THE BANKING DEPARTMENTS OF TRUST COMPANIES

(In thousands)

No. Trust Companies Reporting	64 Dec. 31, 1964	67 Dec. 31, 1963	% of Total Assets	
			Dec. 31, 1964	Dec. 31, 1963
<i>Assets</i>				
Cash, clearing and cash items in the process of collection	\$189,166	\$193,155	7.49	7.96
Balances with banks	244,158	221,127	9.67	9.11
U. S. Government obligations, direct and fully guaranteed	473,303	528,277	18.75	21.79
State, county and municipal obligations	213,263	203,955	8.45	8.41
Other bonds, notes and debentures	24,338	18,271	.96	.75
Corporate stocks	5,949	6,060	.24	.25
Real estate loans	292,239	266,998	11.58	11.01
Collateral loans	345,839	298,903	13.70	12.33
Unsecured loans	407,474	395,594	16.14	16.31
Installment loans	270,497	238,564	10.72	9.84
Overdrafts	1,027	1,123	.04	.05
Banking house, vaults, furniture and fixtures	39,215	37,010	1.55	1.53
Other real estate owned, etc., directly or indirectly	996	829	.04	.03
Customers' liability on acceptances outstanding	4,176	630	.17	.03
Prepaid expenses	2,060	1,873	.08	.08
Interest accrued but not collected	7,043	7,156	.28	.30
Other assets	3,431	5,259	.14	.22
TOTAL	\$2,524,174	\$2,424,784	100.00	100.00
<i>Liabilities and Capital</i>				
Demand deposits of individuals, partnerships and corporations	\$1,352,981	\$1,337,201	53.60	55.15
Time deposits of individuals, partnerships and corporations	80,703	60,287	3.20	2.49
Saving deposits	354,762	336,242	14.05	13.87
Club deposits	3,693	3,588	.15	.15
Deposits of U. S. Government (Including Postal Savings)	57,894	67,715	2.29	2.79
Deposits of states, counties and municipalities	158,661	149,799	6.29	6.17
Deposits of banks	106,317	94,935	4.21	3.92
Other deposits (certified, officers' checks, etc.)	54,130	51,627	2.15	2.13
Bills payable	804	—	.03	—
Acceptances executed by or for account of this trust company	4,318	644	.17	.03
Income collected not earned	26,281	23,061	1.04	.94
Accrued for taxes, interest, expenses, etc.	15,314	16,161	.61	.66
Other liabilities	47,258	33,713	1.87	1.39
Capital Stock, Preferred	200	200	.01	.01
Capital Stock, Common	71,488	67,371	2.83	2.78
Surplus	94,496	93,519	3.74	3.86
Guaranty Fund	16,066	16,046	.64	.66
Undivided profits ¹	42,711	38,932	1.69	1.61
Preferred stock retirement fund	—	—	—	—
Other capital reserves ²	36,097	33,743	1.43	1.39
TOTAL	\$2,524,174	\$2,424,784	100.00	100.00
Number of commercial depositors	581,691	564,549	—	—
Number of savings depositors	469,583	471,080	—	—

¹Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

²Includes valuation reserves (1964) \$26,500; (1963) \$25,778.

STATEMENT No. 2
AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
OF TRUST COMPANIES
(In thousands)

No. Trust Companies Reporting	33 Dec. 31, 1964	34 Dec. 31, 1963	% of Total Assets	
			Dec. 31, 1964	Dec. 31, 1963
<i>Assets</i>				
Government, state and municipal bonds	\$876,579	\$812,067	22.80	23.12
Other bonds	889,921	879,983	23.15	25.05
Stocks	1,796,973	1,568,417	46.74	44.66
Loans on real estate	80,476	73,562	2.09	2.09
Other loans	8,517	7,858	.22	.22
Real estate by foreclosure, etc.	—	—	—	—
Real estate owned	24,113	23,267	.63	.66
Deposits subject to check	74,077	67,064	1.93	1.91
Other bank deposits	76,019	62,339	1.98	1.78
Tangible personal property	1,458	1,011	.04	.03
Other assets	16,022	16,788	.42	.48
TOTAL	\$3,844,155	\$3,512,356	100.00	100.00

<i>Liabilities</i>			% of Total Liabilities	
As trustee, executor, administrator, etc.	\$3,809,949	\$3,480,592	99.11	99.10
Income	33,529	31,048	.87	.88
Earnings not transferred to the banking department	—	—	—	—
Other liabilities	677	716	.02	.02
TOTAL	\$3,844,155	\$3,512,356	100.00	100.00

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	28	\$4,205,061
December 31, 1961	28	\$5,053,319
December 31, 1962	28	\$4,306,725
December 31, 1963	27	\$4,933,571
December 31, 1964	26	\$5,295,978

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	11	\$395,958
December 31, 1961	12	\$441,429
December 31, 1962	12	\$514,358
December 31, 1963	9	\$479,388
December 31, 1964	8	\$470,795

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF BANKING DEPART-

[Amounts shown in thousands.]

Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1955	61	\$134,488	\$244,144	\$545,500	\$100,553	\$46,249	\$4,039	\$150,111	\$235,666
1956	59	162,078	246,314	490,784	108,372	37,337	4,085	158,748	221,789
1957	59	148,794	227,314	490,229	117,865	34,018	4,418	161,966	229,429
1958	60	153,523	226,539	539,942	136,789	27,482	4,513	180,263	219,032
1959	62	126,386	211,256	504,273	135,460	17,978	4,325	187,006	230,793
1960	65	134,162	215,360	498,253	139,548	11,098	4,666	200,699	259,539
1961	66	190,495	223,565	538,206	153,277	10,647	5,269	225,509	286,624
1962	67	202,537	250,633	543,944	168,761	11,223	5,730	247,698	304,956
1963	67	193,155	221,127	528,277	203,955	18,271	6,060	266,998	298,903
1964	64	189,166	244,158	473,303	213,263	24,338	5,949	292,239	345,839

Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Indi- viduals, Partners- hips and Corpo- rations	Time Deposits of Indi- viduals, Partners- hips and Corpo- rations	Savings Deposits	Club Deposits	Deposits of U. S. Govern- ment (Including Postal Savings)	Deposits of States, Counties and Municipi- palities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Accept- ances Executed by or for Account of Trust Companies
1955	61	\$1,136,850	\$8,333	\$227,293	\$2,203	\$32,380	\$102,777	\$89,213	\$ 46,011	\$328	\$1,187
1956	59	1,141,123	3,832	214,413	2,313	34,684	103,944	92,115	59,878	242	1,070
1957	59	1,124,855	2,463	224,606	2,602	42,750	114,852	85,843	45,366	—	1,079
1958	60	1,186,373	3,397	248,588	2,782	39,586	127,745	91,638	52,863	300	2,571
1959	62	1,106,654	4,496	258,314	2,838	40,945	135,320	73,073	50,452	650	3,972
1960	65	1,101,039	7,678	268,357	2,909	51,573	142,451	81,205	43,579	150	2,952
1961	66	1,277,208	19,238	283,212	3,010	53,949	144,838	93,796	53,587	—	1,062
1962	67	1,326,115	38,104	313,716	4,043	63,733	144,066	108,829	57,403	—	5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	804	4,318

No. 3

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1955 TO 1964, INCLUSIVE

[Amounts shown in thousands.]

Assets									
Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$246,252	\$107,390	\$19,831	\$104	\$1,187	\$967	\$3,208	\$1,971	\$1,841,660	1955
280,975	120,564	19,430	62	1,070	869	3,214	2,264	1,857,955	1956
277,163	138,104	24,817	94	1,077	961	4,245	2,008	1,862,502	1957
257,475	154,121	26,670	109	2,541	1,459	5,601	2,717	1,988,776	1958
281,873	164,974	26,824	142	3,165	1,319	5,077	2,716	1,903,567	1959
273,361	176,453	27,520	179	2,649	1,185	4,721	2,602	1,951,995	1960
335,116	194,426	32,473	68	1,053	1,668	5,629	2,903	2,211,928	1961
361,720	218,234	35,914	468	5,338	1,490	6,606	5,547	2,370,799	1962
396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964

Liabilities and Capital											
Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Lia- bilities	Capital Stock Pre- ferred. Other	Capital Stock, Common	Surplus	Guaranty Fund	Un- divided Profits ¹	Pre- ferred Stock Retire- ment Funds	Other Capital Re- serves ²	Total	YEAR
\$8,996	\$10,771	\$2,630	\$800	\$46,994	\$61,137	\$12,602	\$30,300	\$100	\$20,755	\$1,841,660	1955
10,027	12,359	5,174	800	48,897	61,074	12,118	31,612	151	22,129	1,857,955	1956
11,298	14,025	8,948	800	50,066	67,831	11,850	30,682	25	22,561	1,862,502	1957
12,792	15,219	9,339	200	50,942	70,681	11,977	33,239	—	28,544	1,988,776	1958
14,703	10,448	12,108	200	49,063	67,772	12,063	35,578	—	24,918	1,903,567	1959
15,531	17,307	18,401	200	54,091	70,421	12,504	33,753	—	27,894	1,951,995	1960
17,716	15,057	22,252	200	60,911	83,291	13,839	37,042	—	31,720	2,211,928	1961
21,855	14,975	32,533	200	65,452	84,528	14,921	41,682	—	33,068	2,370,799	1962
23,061	16,161	33,713	200	67,371	93,519	16,046	38,932	—	33,743	2,424,784	1963
26,281	15,314	47,258	200	71,488	94,496	16,066	42,711	—	36,097	2,524,174	1964

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.

² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

Y <small>EAR</small>	N <small>umber</small> of D <small>epart-</small> m <small>ents</small>	G <small>overn-</small> m <small>ent</small> , S <small>tate</small> and M <small>unicipal</small> B <small>onds</small>	O <small>ther</small> B <small>onds</small>	S <small>tocks</small>	L <small>oans</small> on R <small>ea</small> l E <small>state</small>	O <small>ther</small> L <small>oans</small>	R <small>ea</small> l E <small>state</small> by F <small>oreclosure</small> , e <small>tc.</small>	R <small>ea</small> l E <small>state</small> O <small>wned</small>
1955	44	\$667,925	\$296,472	\$999,496	\$6,376	\$5,425	—	\$28,179
1956	41	711,556	376,500	1,043,648	9,421	5,797	—	27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	\$1	28,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	—	29,060
1959	38	765,066	582,427	1,262,546	25,523	4,495	—	27,408
1960	37	657,321	652,800	1,168,067	31,188	4,371	—	22,744
1961	36	704,717	707,077	1,385,273	36,329	8,348	—	23,244
1962	34	744,128	764,737	1,491,282	45,382	7,598	3	23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113

No. 4

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1955 TO 1964, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$52,444	\$39,420	\$14,150	\$2,109,887	\$2,082,807	\$26,504	\$576	1955
65,515	25,684	18,117	2,283,690	2,256,378	26,993	319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958
66,440	19,990	15,270	2,769,165	2,742,379	26,473	313	1959
57,124	21,067	15,628	2,630,310	2,605,245	24,699	366	1960
63,924	32,932	9,137	2,970,981	2,942,051	26,965	1,965	1961
64,811	50,404	16,367	3,207,701	3,178,579	28,747	334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964

*Includes Executor, Administrator, etc.

STATEMENT No. 5

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

BANKING DEPARTMENT

[Cents omitted]	1964	1963	1962	1961	1960
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$70,856,815	\$65,673,164	\$60,156,605	\$53,734,875	\$50,855,229
b Interest on U. S. Government obligations	15,909,615	15,699,057	16,310,381	15,247,707	15,798,990
c Interest and dividends on other securities	6,824,791	5,739,417	4,925,500	4,372,576	4,252,777
d Commissions and exchange	2,071,037	1,891,082	1,815,245	4,383,845	3,642,497
e Service charges	9,494,638	9,021,969	8,635,385	7,942,551	7,425,781
f Safe deposit rentals	982,027	967,459	942,241	904,233	880,542
g Bank building income	1,731,569	2,048,884	2,109,190	1,680,094	1,678,045
h Income from other real estate owned	16,812	16,855	7,280	57,776	41,968
i Trust department	27,875,873	25,921,320	25,508,002	19,264,823	19,720,387
j Other current operating earnings	1,205,509	788,338	725,329	605,685	518,337
k Gross current operating earnings	\$136,968,686	\$127,767,545	\$121,135,158	\$108,194,165	\$104,814,553
2 CURRENT OPERATING EXPENSES					
a Salaries	\$43,677,998	\$41,715,356	\$40,162,216	\$35,890,128	\$33,221,445
b Taxes, other than income and real estate	2,103,705	1,961,811	1,717,156	1,380,695	1,170,201
c Expense of occupancy and maintenance of banking quarters	10,988,002	11,130,799	10,824,549	9,207,172	9,282,934
d Expense allocable to other real estate owned	15,550	21,278	7,293	38,188	20,240
e Interest on savings deposits	10,651,435	9,712,010	8,734,145	7,320,933	6,657,393
f Interest on time deposits	3,289,330	2,233,795	1,073,384	443,177	199,042
g Interest and discount on borrowings	590,143	216,230	327,092	156,147	323,790
h Other current operating expenses	25,189,588	22,961,785	21,593,732	18,873,328	16,358,725
i Total current operating expenses	\$96,505,751	\$89,953,064	\$84,439,567	\$73,309,768	\$67,233,770
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1k less 2i)	\$40,462,935	\$37,814,481	\$36,695,591	\$34,884,397	\$37,580,783
4 LESS: TAXES ON NET INCOME					
a Federal	\$12,866,507	\$12,756,631	\$13,009,399	\$13,149,971	\$13,746,974
b State	2,635,239	2,511,569	2,538,542	2,609,808	2,683,153
c Total income taxes	\$15,501,746	\$15,268,200	\$15,547,941	\$15,759,779	\$16,430,127
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$24,961,189	\$22,546,281	\$21,147,650	\$19,124,618	\$21,150,656
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
a Profits on securities	\$832,511	\$1,090,306	\$2,097,386	\$4,763,882	\$5,123,572
b Profits on real estate owned by foreclosure, etc.	8,544	1,656	289	2,588	1,299
c Profits on other assets	26,838	38,476	17,068	30,324	18,141
d Recoveries on loans	169,858	71,667	187,773	125,151	202,985
e Recoveries on securities	1,525,842	221,850	45,980	449,351	175,251
f All other recoveries	1,393,011	1,213,235	751,884	2,008,618	1,293,783
g Total profits and recoveries	\$3,956,604	\$2,637,190	\$3,100,380	\$7,379,914	\$6,815,031
7 SUBTOTAL (5 plus 6g)	\$28,917,793	\$25,183,471	\$24,248,030	\$26,504,532	\$27,965,687
8 LOSSES AND CHARGE-OFFS					
a On loans	\$4,441,133	\$3,438,225	\$3,266,333	\$2,471,691	\$2,735,528
b On securities	570,304	1,043,204	1,090,210	943,145	4,259,913
c On real estate owned by foreclosure, etc.	7,722	15,951	131,712	4,428	24,220
d All other losses and charge-offs	2,125,639	2,268,505	1,840,903	2,477,280	2,272,172
e Total losses and charge-offs	\$7,144,798	\$6,765,885	\$6,329,158	\$5,896,544	\$9,291,833
9 NET PROFITS BEFORE DIVIDENDS (7 less 8e)	\$21,772,995	\$18,417,586	\$17,918,872	\$20,607,988	\$18,673,854
10 CASH DIVIDENDS DECLARED	11,269,668	10,762,642	10,512,342	9,436,968	8,734,566
11 NET PROFITS AFTER DIVIDENDS (9 less 10)	\$10,503,327	\$7,654,944	\$7,406,530	\$11,171,020	\$9,939,288
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	\$1,501,912	\$1,408,520	\$2,643,021	\$1,400,387	\$1,795,950
c Premiums on new capital sold	1,701,887	1,822,436	3,335,827	1,864,534	2,499,320
d Contributions to capital	878,168	231,250	410,024	12,332,405	4,000
e Total other additions to capital account	\$4,081,967	\$3,462,206	\$6,388,872	\$15,597,326	\$4,299,270
13 SUBTOTAL (11 plus 12e)	\$14,585,294	\$11,117,150	\$13,795,402	\$26,768,346	\$14,238,558
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	\$962,600	\$700,000	\$1,000,000	\$600,000	\$2,400,000
c Premiums on capital retired	3,096,517	1,265,947	1,377,359	1,430,362	4,354,975
d Total other deductions from capital	\$4,059,117	\$1,965,947	\$2,377,359	\$2,030,362	\$6,754,975
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$10,526,177	\$9,151,203	\$11,418,043	\$24,737,984	\$7,483,583
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	224,032,500	214,881,297	203,463,254	178,725,270	171,241,687
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$234,558,677	\$224,032,500	\$214,881,297	\$203,463,254	\$178,725,270

¹ Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.

STATEMENT
COMPARATIVE STATEMENT OF EARNINGS, EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES AND
									Loans
1955	61	\$67,920	\$121	\$3,138	\$49,952	\$14,709	\$457	\$1,768	\$1,782
1956	59	78,714	104	3,835	56,362	18,413	175	1,372	2,249
1957	59	84,521	99	4,359	61,737	18,326	410	1,383	2,160
1958	60	89,232	107	5,221	69,453	14,451	6,745	1,659	2,170
1959	62	93,745	128	5,807	65,367	22,443	349	3,554	2,053
1960	65	104,815	199	6,657	76,808	21,151	5,143	1,672	2,736
1961	66	108,194	443	7,321	81,305	19,125	4,797	2,583	2,472
1962	67	121,135	1,073	8,734	90,180	21,148	2,115	986	3,266
1963	67	127,768	2,234	9,712	93,276	22,546	1,130	1,507	3,438
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441

No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF
YEARS 1955 TO 1964, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	YEAR
Securities	All Other							
\$2,653	\$2,857	\$9,642	\$17,498	\$6,408	—	\$20,732	\$158,389	1955
4,091	2,441	11,179	1,707	6,871	\$3,620	2,395	160,784	1956
4,195	1,117	12,647	4,487	7,204	4,132	5,798	166,582	1957
2,310	2,582	15,793	4,363	7,800	4,526	7,830	174,413	1958
9,937	1,947	12,409	3,409	7,877	11,112	3,171 ²	171,242	1959
4,260	2,296	18,674	4,299	8,734	6,755	7,484	178,725	1960
943	2,482	20,608	15,597	9,437	2,030	24,738	203,463	1961
1,090	1,973	17,919	6,389	10,512	2,377	11,418	214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964

¹ Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.

² Decrease.

STATEMENT No. 7
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1955	447,351	407,267	854,618
December 31, 1956	447,026	380,888	827,914
December 31, 1957	472,914	394,468	867,382
December 31, 1958	496,695	416,896	913,591
December 31, 1959	476,171	424,868	901,039
December 31, 1960	485,152	433,113	918,263
December 31, 1961	510,791	443,932	954,723
December 31, 1962	545,039	469,872	1,014,066
December 31, 1963	564,549	471,080	1,035,629
December 31, 1964	581,691	469,583	1,051,274

STATEMENT No. 8

DIVIDENDS, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1964 TO DECEMBER 31,
1964, INCLUSIVE, OF SAVINGS DEPOSITS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

Deposits during year (1,593,638)	\$214,943,407 70
Dividends paid during year	10,238,440 08
	<u>\$225,181,848 50</u>
Withdrawals during year (801,688)	194,453,216 52
	<u>\$30,728,631 98</u>
Deposits withdrawn from system:	
Merger of Industrial City Bank and Trust Company, Worcester with The Mechanics National Bank of Worcester (3,942 accounts)	\$2,923,644 69
Consolidation of Security Trust Company, Lynn, with Security-Danvers National Bank, Danvers (14,720 accounts)	9,285,838 00
	<u>12,209,482 69</u>
Increase	<u>\$18,519,149 29</u>
Total deposits December 31, 1963 (number of accounts 471,080; average of each \$713.77) .	\$336,242,335 66
Total deposits December 31, 1964 (number of accounts 469,583; average of each \$755.48) .	\$354,761,484 95

STATEMENT No. 9

DIVIDENDS PAID ON SAVINGS DEPOSITS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31, 1964

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955
1.00 or less	1	1	3	5	7	7	3	—	12	28
1.01 to 1.25	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50	—	—	1	—	—	—	—	5	15	3
1.51 to 1.75	—	—	—	—	—	—	—	1	1	—
1.76 to 2.00	—	—	—	3	5	13	25	26	13	19
2.01 to 2.25	—	—	—	2	3	8	2	1	6	—
2.26 to 2.50	—	2	4	4	11	7	13	15	6	4
2.51 to 2.75	1	—	1	2	4	5	2	2	—	—
2.76 to 3.00	35	40	39	47	32	17	10	4	—	—
3.01 to 3.25	3	1	5	—	—	—	—	—	—	—
3.26 to 3.50	12	8	8	—	—	—	—	—	—	—
3.51 to 3.75	—	—	3	—	—	—	—	—	—	—
3.00 to 4.00 (variable) . . .	9	9	—	—	—	—	—	—	—	—
Average Div. Rate	61 3.16	61 3.10	64 2.93	63 2.82	62 2.72	57 2.49	55 2.29	54 2.21	53 1.71	54 1.48

STATEMENT No. 10

AVERAGE RATE OF INTEREST ON INVESTMENT OF SAVINGS FUNDS
IN REAL ESTATE LOANS AND INVESTMENT OF GUARANTY FUND OF TRUST COMPANIES
FOR THE YEAR ENDING DECEMBER 31, 1964

Loans on Real Estate	Investment of Guaranty Fund	Average Rate Loans and Investments
5.41	3.54	4.52

STATEMENT
ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Morris Plan Bank and Banking Co. of Chelsea	\$14,564 38	\$357,131 37	—
2	North Shore Bank and Banking Co. (Lynn)	79,682 96	488,824 00	\$100,046 17
3	New Bedford Morris Plan Com- pany, The	50,368 88	297,915 55	1,003,495 09
	Totals	\$144,616 22	\$1,143,870 92	\$1,103,541 26

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment* Certificates	Deposits on Installment Certificates Hypothecated	Bills Payable
1	Morris Plan Bank and Banking Co. of Chel- sea	—	—	\$2,440,306 25	\$462,151 98	—
2	North Shore Bank and Banking Co. (Lynn).	\$956,653 71	\$166,797 00	1,380,556 23	1,352,012 07	—
3	New Bedford Morris Plan Company, The.	—	—	3,793,325 58	614,784 19	—
	Totals.	\$956,653 71	\$166,797 00	\$7,614,188 06	\$2,428,948 24	—

*Includes Investment Certificates Pledged \$241,443.48

No. 11

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1964

Loans	Overdrafts	Banking Houses, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
\$3,077,816 46	—	\$25,385 56	—	—	\$16,369 73	\$3,491,267 50	1
4,915,625 72	\$489 55	33,955 97	\$1,508 99	\$517 53	—	5,620,650 89	2
3,781,795 02	—	58,235 14	1,232 00	7,554 27	5,158 27	5,205,754 22	3
\$11,775,237 20	\$489 55	\$117,576 67	\$2,740 99	\$8,071 80	\$21,528 00	\$14,317,672 61	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves†	Totals	
\$136,266 83	\$77,946 74	—	\$100,000 00	\$ 241,542 93	\$33,052 77	\$3,491,267 50	1
315,138 32	163,230 71	\$15 06	100,000 00	1,149,191 24	37,056 55	5,620,650 89	2
122,446 79	93,706 44	—	100,000 00	269,855 89	211,635 33	5,205,754 22	3
\$573,851 94	\$334,883 89	\$15 06	\$300,000 00	\$1,660,590 06	\$281,744 65	\$14,317,672 61	

†Includes valuation reserves \$96,257.74

STATEMENT No. 12

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1964	1963	1962	1961	1960
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$876,409	\$699,132	\$590,333	\$887,431	\$819,422
b Interest on U.S. Government obligations	16,449	17,047	28,990	61,646	55,619
c Interest and dividends on other securities	5,496	3,854	4,790	7,789	8,316
d Service and investigation charges	507,683	415,424	337,052	363,918	255,746
e Fines	23,565	26,890	31,349	37,895	33,381
f Life insurance commissions	2,296	6,175	10,385	20,161	26,595
g Bank building income	1,390	1,380	1,380	1,305	1,200
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	17,132	9,699	10,812	25,040	15,720
j Gross current operating earnings	\$1,450,420	\$1,179,601	\$1,015,091	\$1,405,185	\$1,215,999
2 CURRENT OPERATING EXPENSES					
a Salaries, wages, directors' fees, etc.	\$267,516	\$225,936	\$210,822	\$377,420	\$339,522
b Taxes, other than income and real estate	14,202	12,101	10,348	15,635	12,762
c Expenses of occupancy and maintenance of banking quarters	66,462	58,129	57,395	107,752	111,803
d Expenses allocable to other real estate owned	—	—	—	—	—
e Interest on certificate funds	285,910	205,016	162,587	186,236	171,177
f Interest and discount on borrowing	2,151	86	297	1,597	770
g Other current operating expenses	254,339	207,986	174,719	277,359	225,702
h Total current operating expenses	\$890,580	\$709,254	\$616,168	\$965,999	\$861,736
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1j less 2h)	\$559,840	\$470,347	\$398,923	\$439,186	\$354,263
4 LESS: TAXES ON NET INCOME					
a Federal	\$171,528	\$168,020	\$154,309	\$153,637	\$122,264
b State	39,547	31,323	29,045	29,086	22,327
c Total income taxes	\$211,075	\$199,343	\$183,354	\$182,723	\$144,591
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$348,765	\$271,004	\$215,569	\$256,463	\$209,672
6 PROFITS ON ASSETS SOLD AND RECOVERIES					
a Profits on sale of securities	—	—	\$12,954	\$18,265	\$5,618
b Profits on other assets sold	—	—	—	—	—
c Recoveries on loans	\$28,156	\$50,736	76,627	34,953	41,635
d Recoveries on securities	—	—	—	—	—
e All other recoveries	7,433	—	26,100	36	404
f Total profits and recoveries	\$35,589	\$50,736	\$115,681	\$53,254	\$47,657
7 SUBTOTAL (5 and 6f)	\$384,354	\$321,740	\$331,250	\$309,717	\$257,329
8 LOSSES AND CHARGE-OFFS					
a On loans	\$49,191	\$86,802	\$83,758	\$86,670	\$69,669
b On securities	—	2,286	—	—	—
c All other losses and charge-offs	47,516	2,802	10,175	6,264	20,149
d Total losses and charge-offs	\$96,707	\$91,890	\$93,933	\$92,934	\$89,818
9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)	\$287,647	\$229,850	\$237,317	\$216,783	\$167,511
10 DIVIDENDS DECLARED					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	—	\$5,000	\$5,000	\$44,155	\$37,674
c Total dividends paid	—	\$5,000	\$5,000	\$44,155	\$37,674
11 NET PROFITS AFTER DIVIDENDS (9 less 10c)	\$287,647	\$224,850	\$232,317	\$172,628	\$129,837
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	—	\$50,000	—	\$33,000	—
c Premiums on new capital sold	—	20,000	—	85,922	—
d Contributions to capital	—	22,723	—	—	—
e Total other additions to capital account	—	\$92,723	—	\$118,922	—
13 SUBTOTAL (11 and 12e)	\$287,647	\$317,573	\$232,317	\$291,550	\$129,837
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	\$198,000	—	—
c Premiums on capital retired	—	—	479,054	—	—
d Total other deductions from capital account	—	—	\$677,054	—	—
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$287,647	\$317,573	\$444,737 ²	\$291,550	\$129,837
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	1,858,430	1,540,857	1,985,594	1,694,044	1,564,207
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$2,146,077	\$1,858,430	\$1,540,857	\$1,985,594	\$1,694,044

¹ Does not include valuation reserves carried in Capital Reserves on Statement 11.² Decrease.

STATEMENT No. 13

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1964	1963	1962	1961	1960
Portugal and Azores	\$221,994	\$227,494	\$222,344	\$225,803	\$244,390
Great Britain	231	6	6,663	4,937	6,988
Italy	944,563	927,753	835,724	896,419	727,610
Brazil	12,129	12,602	10,420	15,903	13,812
India	—	7	603	—	3,760
All other countries	4,394	4,918	10,776	13,961	21,030
	\$1,183,311	\$1,172,780	\$1,086,530	\$1,157,023	\$1,017,590

STATEMENT No. 14

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1964 BY THOSE AUTHORIZED UNDER CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Ettore Caiola	290 Hanover Street, Boston . .	Individual . .	Nov. 3, 1944 . .	\$931,925	\$15,000
Eugenia Cordaro D/B/A T.T. Agency	225 Hanover Street, Boston . .	Individual . .	Dec. 11, 1950 . .	15,781	15,000
Edmund and Yvonne M. Farinha	706 Eastern Ave., Fall River . .	Individual . .	June 11, 1953 . .	97,216	15,000
John G. Lage Corporation	434 Bay Street, Fall River . .	Corporation . .	March 2, 1946 . .	73,519	15,000
Guilherme M. Luiz & Co., Inc.	101 Rivet Street, New Bedford . .	Corporation . .	July 19, 1911 . .	64,870	15,000

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston

Incorporated February 24, 1818

Lawrence A. Sykes, *President*
 George C. Cutler, *Vice President and Secretary*
 Paul T. Litchfield, *Vice President*
 Charles V. Briggs, Jr., *Vice President*

Lee H. Hallowell, *Assistant Vice President*
 Richard Claybourne, *Treasurer*
 Richard A. Lutus, *Assistant Treasurer*

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., R. H. Gardiner, G. P. Gardner,
 H. R. Guild, P. T. Litchfield, A. P. Loring, John Lowell, L. A. Sykes,
 C. M. Williams, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1964

Assets		Liabilities	
Cash on hand and in banks	\$ 195,384 48	Accrued expense payable	\$ 18,457 06
U. S. Government securities	253,598 44	Federal taxes, etc., withheld	125,000 00
Other bonds	132,720 00	Deferred compensation	114,908 35
Stocks	1,085,521 15	Reserve for life annuities	192,749 22
Loans on real estate	26,700 00	Capital stock	\$1,000,000 00
Leasehold improvements and office equipment (less depreciation)	25,441 00	Earned surplus	1,213,744 04
Investment in subsidiary	61,786 38		2,213,744 04
Investment in affiliate	773,135 50		
Notes receivable	36,000 00		
Prepaid insurance and taxes	58,946 95		
Other assets	15,624 77		
	<u>\$2,664,858 67</u>		<u>\$2,664,858 67</u>

MASSACHUSETTS LIFE FUND

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1964

Assets		Liabilities	
Cash in banks	\$ 1,652,730 89	Purchase of investment securities	\$ 845,085 77
Commercial paper	454,695 56	Accrued expense payable	10,721 71
U. S. Government securities	10,920,023 46	Undistributed net income	36,580 68
Other bonds	29,667,313 32	Capital — 4,497,182 units	99,596,484 93
Foreign bonds	1,875,703 25	Capital gain surplus	2,561,685 64
Stocks	57,331,953 96		
Receivable for investments sold	129,625 65		
Receivable for shares sold	338,240 89		
Accrued income receivable	680,265 75		
	<u>\$103,050,558 73</u>		<u>\$103,050,558 73</u>

HOSPITAL LIFE TRUST

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1964

Assets		Liabilities	
Cash in bank	\$ 124,895 82	Accrued expense payable	\$ 5,504 16
U. S. Government securities	250,490 63	Income payable January 1, 1965	69,365 29
Other bonds	244,367 22	Taxes payable	8,050 00
Stocks	742,343 79	Deposits by unit holders	2,489 07
Accrued income receivable	8,212 88	Undistributed net income	2,821 40
		Capital — Deposits (10,700 units)	\$681,150 66
		Capital — Gain Surplus	600,929 76
			1,282,080 42
	<u>\$1,370,310 34</u>		<u>\$1,370,310 34</u>

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE
(MISCELLANEOUS ACCOUNTS)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1964

Assets		Liabilities	
Cash in banks	\$ 1,265,441 55	As trustee: Principal	
U. S. Government securities	1,300 00	Invested	\$12,989,074 77
Other bonds	154,541 30	Uninvested	103,450 33
Stocks	11,664,864 98		\$13,092,525 10
Insurance and annuity contracts	266,779 91	Undistributed income	758,423 35
Investment in Massachusetts Life Fund	709,225 53	Accounts payable—shares	184,382 86
Accounts receivable	30,105 40	Taxes payable	56,839 60
		Unclaimed dividends	87 76
	<u>\$14,092,258 67</u>		<u>\$14,092,258 67</u>

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: J. E. Banks, M. D. Brown, P. S. Bush, *Louis Curtis, W. R. Driver, Jr., *Gerry Brothers & Co.,
E. T. Gerry, E. R. Harriman, *W. A. Harriman, F. W. Hoch, S. Y. Hord, R. L. Ireland, III,
F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance,
L. J. Newquist, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1964

Assets		
Cash on hand and due from banks		\$99,112,666 55
United States Government securities		47,153,985 64
State, municipal and other public securities		51,143,510 11
Other marketable securities		2,946,622 20
Loans and discounts		100,196,149 93
Customers' liability on acceptances		18,468,165 23
Other assets		4,809,578 58
		<u>\$323,830,678 24</u>
Liabilities		
Deposits—Demand		\$283,251,685 11
Acceptances—Less amount in portfolio		20,505,387 13
Accrued interest, expenses, etc.		868,322 46
Capital	\$ 4,000,000 00	
Surplus	15,205,283 54	19,205,283 54
		<u>\$323,830,678 24</u>

*Limited Partner.

BAYSTATE CORPORATION

77 Franklin Street, Boston

Incorporated October 9, 1944

Officers: Philip Eiseman, *President*; Richard Wengren, *Sr. Vice President and Treasurer*;
G. A. Hibbard, *Vice President*; J. T. Noonan, *Secretary and Clerk*.

Directors: F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson, P. S. Gaither,
Richmond Lewis, J. A. Lunn, J. T. Noonan, J. H. Orr, P. H. Theopold, Richard Wengren.

STATEMENT OF CONDITION, DECEMBER 31, 1964

Assets	
Cash and due from banks	\$ 271,577 00
Investments (at book value):	
Member banks	\$33,972,563 00
United States Government obligations	748,026 00
Other stocks and bonds	700,030 00
	35,420,619 00
Other assets	26,687 00
	<u>\$35,718,883 00</u>

Liabilities	
Dividends payable	\$ 418,758 00
Accrued for taxes, interest, expenses, etc.	162,753 00
Deferred income	27,665 00
Capital:	
Common stock	\$ 6,281,370 00
Capital surplus	24,804,117 00
Earned surplus	4,024,220 00
	35,109,707 00
	<u>\$35,718,883 00</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	30,000	26,540	\$ 973,603
Harvard Trust Company	10	440,000	245,440	6,535,221
Manufacturers National Bank of Bristol County	10	37,000	28,957	1,019,363
Merrimack Valley National Bank, Haverhill	20	43,750	41,798	1,984,554
Middlesex County National Bank	10	250,000	140,433	5,303,493
Newton-Waltham Bank and Trust Company	10	200,000	108,682	3,980,226
Norfolk County Trust Company	10	335,000	174,351	5,218,379
The Union Market National Bank of Watertown	10	100,000	63,833	1,991,820
Valley Bank and Trust Company of Springfield	10	292,500	167,722	6,418,140
Winchester Trust Company	10	20,000	11,290	547,764
				<u>\$33,972,563</u>

SHAWMUT ASSOCIATION

40 Water Street, Boston

Organized May 21, 1928

Lawrence H. Martin, *President*
John K. Benson, *Vice President*
Leslie J. Scott, *Vice President*
Frederick W. Swasey, *Vice President*

William B. Wadland, *Treasurer and Secretary*
Thomas J. Byrne, *Assistant Treasurer*
Edward F. Gibbons, *Assistant Treasurer*

Trustees: J. K. Benson, L. H. Martin, L. P. Stack, D. T. Trigg,
B. A. Trustman, John Wallace

STATEMENT OF CONDITION, DECEMBER 31, 1964

Assets				
Cash and due from banks	.	.	.	\$ 63,095 00
Investments (at market value):				
Member banks	.	.	.	12,501,054 00
United States Government obligations	.	.	.	954,403 00
Stocks (other than member banks)	.	.	.	10,601,565 00
Accounts receivable	.	.	.	200,073 00
Accrued interest receivable	.	.	.	217,295 00
Other assets	.	.	.	17,040 00
				<u>\$24,554,525 00</u>
Liabilities				
Accounts payable	.	.	.	\$ 413,915 00
Accrued for taxes, interest, expenses, etc.	.	.	.	3,105,868 00
Other liabilities	.	.	.	8,343 00
Capital:				
Common stock	.	.	.	5,000,000 00
Capital in excess of value stated for common shares	.	.	.	3,233,728 00
Earned surplus	.	.	.	3,669,588 00
Unrealized appreciation of investments (\$12,181,866) less provision for federal income taxes thereon	.	.	.	9,123,083 00
				<u>\$24,554,525 00</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Bank of Plymouth County	\$10	75,000	59,182	\$ 2,058,350
County Bank and Trust Co.	10	30,000	20,143	983,784
Everett National Bank	10	45,000	31,371	950,228
Lexington Trust Co.	10	40,000	26,810	1,041,032
Melrose Trust Co.	10	24,000	16,756	731,232
Needham National Bank	10	15,000	8,300	480,819
Newton National Bank	10	60,000	40,854	1,201,516
Merchants-Warren National Bank	10	60,000	40,690	1,463,619
Somerville National Bank	10	50,000	39,692	1,842,900
Wakefield Trust Co.	10	30,000	21,765	741,534
Waltham Citizens National Bank	10	15,000	10,224	526,229
Winchester National Bank	10	20,000	13,760	479,811
				<u>\$12,501,054</u>

The Commonwealth of Massachusetts:
Department of Banking and Finance
DIVISION OF BANKS AND LOAN AGENCIES.



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending June 30, 1965

SECTION B
RELATING TO
CREDIT UNIONS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT.

3-20-1966

MASS. STATE HOUSE

STATE HOUSE, BOSTON

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks

and

General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Credit Union Examinations

PAUL DONOVAN

Assistant Director of Credit Union Examinations

EDWARD J. ODELL

STATE LIBRARY
OF
MASSACHUSETTS

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MASSACHUSETTS
TO
TREASURER

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

STATE LIBRARY
OF
MASSACHUSETTS
JAN 10 1966

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1964 to June 30, 1965, inclusive.

During the period ending June 30, 1965, seven new credit unions began business, and nine entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1965 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1965 the 436 credit unions in operation had total assets of \$311,599,538 which represents an increase of \$33,471,410 or 12.03% over the figure of June 30, 1964.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$11,131,367 to the present outstanding balance of \$72,735,475 and the secured group increased \$7,158,154 to \$60,320,508. Together these two classifications comprise 42.70% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$91,767,890 representing 29.45% of total assets reflects an increase of \$7,800,615 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$333,484 during the year. The present book value of \$22,357,726 or 7.17% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks increased \$2,523,006 to a present total of \$17,078,651 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,803,367 to an outstanding balance of \$17,324,887. Investments in bank stocks increased \$1,722,233 to a total book figure of \$7,436,346 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, decreased \$338,428 during the year and the present combined total of \$9,093,565 equals 2.92% of total assets.

Shares and Deposits

Outstanding share capital increased \$29,775,581 or 12.85% during the year to a present balance of \$261,512,525 which is held by 460,915 members. Deposits including club accounts decreased \$940,639 to a total of \$5,707,635.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,891,105 during the period and the present combined total of \$32,529,105 represents 10.45% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1964 AND JUNE 30, 1965

Date Business Commenced	Name	Location
October 7, 1964	Mystic Credit Union	Medford
December 15, 1964	Royal Credit Union	Newton
January 4, 1965	Casa Credit Union	Springfield
February 10, 1965	Springfield Credit Union	Springfield
March 23, 1965	Wellington Credit Union	Boston
June 1, 1965	555 Credit Union	Canton
June 11, 1965	Adayco Credit Union	Taunton

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1964 AND JUNE 30, 1965, INCLUSIVE

Bakers Local No. 45 Credit Union, Boston
 Ber Ditcherver Credit Union, Boston
 Cambridge Credit Union, Cambridge
 Clevite Transistor Employees Credit Union, Waltham
 Eamco Credit Union, Cambridge
 Esfex Credit Union, West Springfield
 Everett Fire Department Credit Union, Everett
 Family Credit Union, Chelsea
 Fenway Credit Union, Boston
 Franklin Aid Credit Union, Dorchester
 ITT Surco Employees Credit Union, Clinton
 Kirstein Leather Credit Union, Peabody
 Korn Leather Employees Credit Union, Peabody
 Lombard Governor Credit Union, Ashland
 Olympia Credit Union, Haverhill*
 Stoughton Credit Union, Stoughton
 Weavers Progressive Credit Union, Fall River
 Worcester Polish Credit Union, Worcester

*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Submitted herewith is legislation effective on or after July 1, 1964 and legislation signed by His Excellency the Governor but effective subsequent to June 30, 1965, the date of this annual report. The latter is included for the purpose of complete legislative reporting as of the time of the printing of this document.

ACTS AND RESOLVES OF 1964

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
115 (Resolve)	Acts and Resolves of 1964	Authorizing the special commission studying the laws relating to loans and credit to file interim reports.
258	G.L., c. 171, s. 2, 3, 30	Relative to the organization of new credit unions.
324	G.L., c. 201A, s. 1	Including credit unions in the definition of the word "bank" in the Uniform Gifts to Minors Act.

ACTS AND RESOLVES OF 1965

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
154	G.L., c. 167, s. 12	Extending protection of unauthorized banking law to credit unions.
241	G.L., c. 171, s. 24, subdivision (A), par. 1	Increasing the amount a credit union may lend to a member on an unsecured personal loan.
251	G.L., c. 171, s. 5	Authorizing loans to limited members without the consent of the commissioner of banks.
311	G.L., c. 171, s. 18	Salaries of officers established by the board of directors of each credit union.
312	G.L., c. 171, s. 16	Extending the time for which credit unions may borrow money from certain banking institutions.
313	G.L., c. 171, s. 10	Increasing the amount of shares or deposits that limited members may hold in a credit union.
321	G.L., c. 171, s. 2	Relative to branches and depots of credit unions.
331	G.L., c. 171, s. 25	Relative to dividend frequency and the minimum deposit or share amount upon which a dividend must be paid.
332	Chapter 294 of the Acts of 1961, new s. 6A	Providing for termination of membership in the Massachusetts Credit Union Share Insurance Corporation.

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
333	G.L., c. 171, s. 24, sub-division (B), new par. 3B	Authorizing conventional home improvement loans in credit unions.
364	Chapter 294 of the Acts of 1961, section 1	Making the monies in The Central Credit Union Fund eligible for insurance by the Credit Union Share Insurance Corporation.
449	G.L., c. 171, c. 31	Further regulating employee membership in and contributions to the Credit Union Employees Retirement Association, and increasing the amounts of pensions payable thereunder.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1964 and ending June 30, 1965.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,730,943.53 at the close of business on June 30, 1965. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-two member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was credited by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and seventy-four member credit unions.

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	62
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	40	66
Adayco Credit Union	Taunton	40	66
Aerovox Employees Credit Union	New Bedford	32	60
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	66
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	41	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	68
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	48
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	13	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	19	50
Brighton-Allston Credit Union	Boston	13	48
Brockton Credit Union	Brockton	19	50
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	52
Brockton Taunton Gas Employees Credit Union	Brockton	19	52
Brookline Municipal Credit Union	Brookline	20	52
Brotherhood Credit Union	Lynn	30	58
Buxton Employees Credit Union	Springfield	38	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	24	54
Casa Credit Union	Springfield	38	66
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Credit Union, The	Springfield	38	66
Charlton Credit Union	Charlton	21	52
Chelsea Credit Union	Chelsea	21	52
Cheney Bigelow Credit Union	Springfield	38	66
Chestnut Credit Union	Chelsea	21	52
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	60
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	24	56
C L U Credit Union	Springfield	38	66
Colasso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	32	60
Corenco Employees Credit Union	Boston	13	48
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Framingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Leominster	29	58
Eagle Credit Union	Pittsfield	35	64
Easinco Employees Credit Union	Newton	33	62
Eastern Credit Union	Framingham	25	56
Eaton Credit Union	Boston	13	48
Edico Credit Union	Brockton	19	52
Elco Club Credit Union	Palmer	34	62
Elgasco Credit Union	Lawrence	28	58
Elm Credit Union	Cambridge	20	52
Emastryco Credit Union	Lawrence	28	58
Embeco Credit Union	Springfield	38	66
Emblem Credit Union	Boston	13	48
EPCO Employees Credit Union	Pittsfield	35	64
Essex Agricultural Credit Union	Danvers	23	54
Everett Credit Union	Everett	24	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Fall River	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpaco Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	14	48
Fenwal Credit Union	Ashland	10	46
Fernandes Employees Credit Union	Norton	34	62
F. I. A. Credit Union	Fitchburg	25	56
Filene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56
Fitchburg Postal Employees Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchco Credit Union	Fitchburg	25	56
555 Credit Union	Canton	21	52
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hampeo Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	15	48
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	62
Herald-Traveler Employees Credit Union, The	Boston	15	48
Hersey Employees Credit Union	Dedham	23	54
High Carbon Credit Union	Millbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	North Adams	33	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	35	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jogues Credit Union	Chelsea	22	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judaeon Credit Union	Chelsea	22	52
Kavodian Credit Union	Fall River	24	54
K B Credit Union	Northbridge	33	62

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	50
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	28	58
Lawrence Teachers Credit Union	Lawrence	28	58
L. B. Evans Employees Credit Union	Wakefield	40	66
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberal Credit Union	Boston	15	50
Liberty Credit Union	Boston	15	50
Lodding Employees Credit Union	Auburn	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	50
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMSR Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	29	58
Lowell Postal Employees Credit Union	Lowell	29	58
Lowell Rendering Employees Credit Union	Billerica	11	46
Luso-American Credit Union	Peabody	35	62
Lynn Credit Union	Lynn	30	58
Lynn Municipal Employees Credit Union	Lynn	30	58
Lynn Police Credit Union	Lynn	30	58
Lynn Postal District Employees Credit Union	Lynn	30	58
Lynn Teachers Credit Union	Lynn	30	58
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	50
Madison Credit Union	Chelsea	22	52
Malden City Employees Credit Union	Malden	31	60
Malden G. & E. Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marblehead Credit Union	Marblehead	31	60
Marconi Credit Union	Lawrence	28	58
Marillac Credit Union	Boston	16	50
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Mascot Credit Union, The	Boston	16	50
Massachusetts Mutual Employees Credit Union	Springfield	38	66
Maynard Consumers Credit Union	Maynard	31	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	31	60
Medway Credit Union	Medway	31	60
M E E C Employees Credit Union	Haverhill	27	56
Melco Credit Union	Hopedale	28	58
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Milford Credit Union	Milford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohliwer Credit Union	Boston	16	50
Monarch Credit Union	Springfield	38	66
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MTA Employees Credit Union	Boston	16	50
Mystic Credit Union	Medford	31	60
Nablanko Credit Union	Holyoke	27	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50
Needham School Employees Credit Union	Needham	32	60
Nemasket Credit Union	Middleborough	31	60

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	32	60
New Bedford Municipal Employees Credit Union	New Bedford	32	60
New Bedford Postal Employees Credit Union	New Bedford	32	62
Newburyport Credit Union	Newburyport	33	62
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	33	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	29	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	43	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	17	50
Perkins Gear Credit Union	West Springfield	41	68
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	17	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	62
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	35	64
Press Radio Credit Union	New Bedford	32	62
Pressers Union Local 12 ILGWU Credit Union	Boston	17	50
Producers Dairy Employees Credit Union	Brockton	19	52
Produce Terminal Credit Union	Boston	17	50
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyralart Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	39	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
R L D A Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Royal Credit Union	Newton	33	62
Rust Craft Credit Union	Dedham	23	54
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	30	58
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	36	64
Samson Cordage Employees Credit Union	Shirley	37	64
Saugus Credit Union	Saugus	37	64
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Setco Credit Union	Springfield	39	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	20	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	64
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Spasco Credit Union	Springfield	39	66
Sprague Electric Credit Union	North Adams	33	62
Springfield Armory Credit Union	Springfield	39	66
Springfield Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	23	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	42	68
Swift Employees Credit Union	Somerville	37	66
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	40	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	18	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	18	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
Vamco Employees Credit Union	West Springfield	41	68
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	41	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wellington Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Dedham	23	54
West Lynn G. E. Employees Credit Union	Lynn	30	58
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	34	62
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	68

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS
SHOWING
NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION
AS OF JUNE 30, 1965

ACTON***T. I. C. Employees Credit Union
Technology Instrument Corporation
531 Main Street**

Incorporated May 11, 1953

R. G. Gagne
*President*G. W. Dewey
Treasurer

Total Assets . . . \$59,209 78

ACUSHNET**Acushnet Process Employees Credit
Union****Acushnet Process Sales Company
Slocum Street**

Incorporated October 1, 1941

E. P. Robbins
*President*Edward Powers
Treasurer

Total Assets . . . \$700,269 89

AMESBURY***Amesbury Franco-American Credit Union
32 Friend Street**

Incorporated July 6, 1939

L. J. Fournier
*President*J. M. G. Ouellet
Treasurer

Total Assets . . . \$1,303,798 82

ASHLAND**Fenwal Credit Union
Fenwal Incorporated
400 Main Street**

Incorporated June 21, 1945

E. J. Phair
*President*H. L. Bates
Treasurer

Total Assets . . . \$264,365 02

ATHOL***Athol Credit Union
513 Main Street**

Incorporated July 7, 1930

J. R. Linehan
*President*R. T. Linehan
Treasurer

Total Assets . . . \$5,677,915 35

ATTLEBORO**Sisalkraft Credit Union
American Reenforced Paper Company
55 Starkey Avenue**

Incorporated April 10, 1934

R. E. Anderson
*President*R. B. Courchene
Treasurer

Total Assets . . . \$252,447 72

AUBURN***Lodding Employees Credit Union
Sword Street**

Incorporated May 31, 1956

C. J. Elliott
*President*Therese E. Adams
Treasurer

Total Assets . . . \$94,338 81

**Worcester Rendering Employees Credit
Union****Worcester Rendering Company
218 Southbridge Street**

Incorporated August 1, 1934

E. F. Rider, Jr.
*President*F. W. White
Treasurer

Total Assets . . . \$3,472 23

BARRE**Barwoolco Credit Union
The Barre Wool Combing Company, Ltd.
Vernon Avenue**

Incorporated August 15, 1946

C. W. Damon
*President*Margaret E. Rich
Treasurer

Total Assets . . . \$339,580 63

BEDFORD***Mitre Employees Credit Union
Route 62
Gaither Building**

Incorporated May 5, 1959

G. C. Kinney
*President*R. C. Arsenault
Treasurer

Total Assets . . . \$1,184,253 49

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein
*President*Max Weinberg
Treasurer

Total Assets . . . \$52,115 83

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson
*President*W. C. Keaney
Treasurer

Total Assets . . . \$468,565 45

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A. A. McCance
*President*W. W. Burgess, Jr.
Treasurer

Total Assets . . . \$179,676 65

BILLERICA**Lowell Rendering Employees**
Credit Union
Woburn Street
(North Billerica District)

Incorporated June 27, 1934

I. J. Patterson
*President*S. P. Robertson
Treasurer

Total Assets . . . \$46,370 26

BOSTON**AFL-CIO Postal Clerks Credit Union**
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt
*President*W. E. Bermingham
Treasurer

Total Assets . . . \$64,349 46

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof
*President*Edith M. Flansbury
Treasurer

Total Assets . . . \$306,909 16

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub
*President*D. A. Annis
Treasurer

Total Assets . . . \$114,940 44

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari
*President*Grace R. Pontuso
Treasurer

Total Assets . . . \$297,876 11

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson
*President*J. W. Bradbury
Treasurer

Total Assets . . . \$109,460 96

***B. C. G. Employees Credit Union**
Boston Consolidated Gas Company
144 McBride Street
(Jamaica Plain District)

Incorporated January 16, 1931

J. H. Clark
*President*T. J. Gately
Treasurer

Total Assets . . . \$1,327,391 98

***B L H Employees Credit Union**
The Boston Lying-In Hospital
221 Longwood Avenue

Incorporated May 7, 1952

Katherine Hough
*President*D. J. Coppinger
Treasurer

Total Assets . . . \$234,956 60

***Blue Hill Credit Union**
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf
*President*M. H. Finkel
Treasurer

Total Assets . . . \$10,967,752 77

Borisaver Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind
*President*Harry Pearlman
Treasurer

Total Assets . . . \$105,433 45

BOSTON

***Boston American Composing Room Credit Union**
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt J. J. Dowd
President *Treasurer*

Total Assets \$26,264 46

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson A. S. Plimpton
President *Treasurer*

Total Assets \$2,609,652 64

***Boston & Maine Railroad Employees Credit Union**
Room 610
150 Causeway Street

Incorporated February 26, 1915

C. J. Conway C. H. Spinney
President *Treasurer*

Total Assets \$2,131,655 30

Boston Arbeiter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan Samuel Robinson
President *Treasurer*

Total Assets \$38,716 11

Boston Edison Employees Credit Union
1165 Massachusetts Avenue

Incorporated December 30, 1940

H. R. Sanford J. A. Galvin
President *Treasurer*

Total Assets \$2,649,411 49

***Boston Firefighters Credit Union**
80 Boylston Street

Incorporated November 25, 1947

Rosemary L. Griffin T. J. McGonagle
President *Treasurer*

Total Assets \$3,196,563 51

Boston Globe Employees Credit Union
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

P. E. Rowe T. M. Doonan
President *Treasurer*

Total Assets \$333,579 91

Boston I. R. A. Employees Credit Union
Boston Internal Revenue Agents
55 Tremont Street
Room 309

Incorporated May 29, 1957

Lyndon Colclough E. C. Egan
President *Treasurer*

Total Assets \$32,680 01

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady P. A. McDonald
President *Treasurer*

Total Assets \$1,035,848 99

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan L. F. Hewitt
President *Treasurer*

Total Assets \$1,221,539 40

Boston Railway Mail Employees Credit Union
Room 949
Federal Building

Incorporated April 15, 1930

J. J. Riley J. E. Lane
President *Treasurer*

Total Assets \$187,421 37

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

A. E. Doherty E. F. Jones
President *Treasurer*

Total Assets \$182,505 64

Boston Taxi Drivers Association Credit Union
196 West Broadway
(South Boston District)

Incorporated July 25, 1952

Max Dobro P. E. Mills
President *Treasurer*

Total Assets \$11,452 35

***Boston University Employees Credit Union**
226 Bay State Road

Incorporated May 7, 1952

J. G. Larkin A. A. Fields, Jr.
President *Treasurer*

Total Assets \$767,536 36

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Anne B. Keane
President

Harry Grossman
Treasurer

Total Assets \$56,714 03

***Brighton-Allston Credit Union**
157 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz
President

Abraham Gilman
Treasurer

Total Assets \$112,862 33

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

J. F. Clarke, Jr.
President

Mary R. Hodes
Treasurer

Total Assets \$542,167 06

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine
President

Morris Thompson
Treasurer

Total Assets \$81,311 29

City of Boston Employees Credit Union
34 City Hall
School Street

Incorporated November 5, 1915

J. J. Donovan
President

R. E. Covell
Treasurer

Total Assets \$6,521,423 33

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey
President

H. A. Field
Treasurer

Total Assets \$76,362 02

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

Joseph Luongo
President

Irving Cutler
Treasurer

Total Assets \$29,524 02

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1957

Alberta T. Burke
President

M. G. Scanzio
Treasurer

Total Assets \$154,253 62

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

D. B. Hanson
President

G. H. Rask
Treasurer

Total Assets \$5,913 19

Dorchester Credit Union
780 Adams Street
(Dorchester District)

Incorporated April 7, 1955

L. F. O'Donnell
President

R. M. Shea
Treasurer

Total Assets \$35,529 62

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector
President

Barnet Bresnick
Treasurer

Total Assets \$45,005 12

Eaton Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price
President

B. M. Reisman
Treasurer

Total Assets \$114,954 01

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

F. P. Medugno
President

G. G. Phair
Treasurer

Total Assets \$243,854 02

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray
President

Solomon Pollack
Treasurer

Total Assets \$114,571 16

BOSTON**Federation Credit Union**
Room 422
South Postal Annex

Incorporated October 8, 1954

V. J. Prendergast
*President*B. E. O'Neil
Treasurer

Total Assets \$91,598 04

Filene Credit Union
426 Washington Street

Incorporated October 21, 1921

J. E. Steinberg
*President*Josephine D. Boellhoff
Treasurer

Total Assets \$1,426,365 04

Firefundic Credit Union
Firemen's Fund Insurance Company
100 Boylston Street

Incorporated February 29, 1940

E. A. Bragdon
*President*C. J. Garofano
Treasurer

Total Assets \$32,248 27

Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen
*President*Herbert Coleman
Treasurer

Total Assets \$69,847 94

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

D. E. Lane
*President*H. E. Johnson
Treasurer

Total Assets \$7,014 03

***The Friendship Credit Union**
1258 Blue Hill Avenue
(Dorchester District)

Incorporated December 16, 1926

S. H. Plotkin
*President*Ralph Slavet
Treasurer

Total Assets \$93,235 66

Geneva Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

E. J. Walsh
*President*Stanley Finkel
Treasurer

Total Assets \$52,434 37

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

Gertrude V. Gregory
*President*W. N. Smith
Treasurer

Total Assets \$116,732 42

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 24, 1927

Nathan Machlin
*President*J. J. Greenberg
Treasurer

Total Assets \$7,990 80

Glodel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

A. J. Krupa
*President*J. J. Spack
Treasurer

Total Assets \$48,228 68

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)

Incorporated October 11, 1961

J. B. Brown
*President*E. H. Budlong, Jr.
Treasurer

Total Assets \$96,407 11

Gulf Boston Credit Union
Room 522
31 St. James Avenue

Incorporated August 5, 1940

C. A. Frost
*President*R. E. Danielson
Treasurer

Total Assets \$45,383 63

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

T. G. Nash
*President*Josephine E. Murphy
Treasurer

Total Assets \$17,324 55

Harmony Credit Union
243 Meridian Street
(East Boston District)

Incorporated March 17, 1927

Arthur Stern
*President*Robert Fisher
Treasurer

Total Assets \$15,482 61

Harold Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

I. I. Gelerman L. D. Kessler
President *Treasurer*

Total Assets \$185,478 88

***The Herald-Traveler Employees Credit Union**
300 Harrison Avenue

Incorporated July 22, 1926

Simon Clemon J. J. O'Brien
President *Treasurer*

Total Assets \$176,299 68

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown E. I. Berman
President *Treasurer*

Total Assets \$792,799 86

Howard Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 29, 1926

Ben Pudolsky Morris Tonkin
President *Treasurer*

Total Assets \$116,895 83

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

J. D. Keane F. J. Bradlee
President *Treasurer*

Total Assets \$19,069 29

Humboldt Credit Union
10 Fairway Street
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg A. A. Wecker
President *Treasurer*

Total Assets \$129,596 62

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

Natalie Hebert J. J. Campana
President *Treasurer*

Total Assets \$1,932,357 82

***I O S O I Credit Union**
215 Hanover Street

Incorporated October 31, 1960

J. P. LaMonica Paolo DiCalogero
President *Treasurer*

Total Assets \$38,303 91

Jamaica Plain Credit Union
48 Priesing Street
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman G. N. Cohen
President *Treasurer*

Total Assets \$30,674 48

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

(Vacant) Frisic Duks
President *Treasurer*

Total Assets \$127,911 87

Liberal Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow Philip Garber
President *Treasurer*

Total Assets †\$34,864 73

Liberty Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky Samuel Rachlis
President *Treasurer*

Total Assets \$219,727 23

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

Samuel Lazarow Max Shlifer
President *Treasurer*

Total Assets \$253,446 54

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva C. F. Adams
President *Treasurer*

Total Assets \$54,038 35

*Share Insurance member.

†Figure as of last examination date, September, 1964.

BOSTON***Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R. F. Molloy
*President*F. P. Boorack
Treasurer

Total Assets . . . \$58,093 97

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer
*President*David Kaiser
Treasurer

Total Assets . . . \$121,112 31

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Sidney Weiner
*President*Philip Shane
Treasurer

Total Assets . . . \$74,448 48

***Mohliwer Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt
*President*Abraham Aserkoff
Treasurer

Total Assets . . . \$238,008 72

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen
*President*Ruben Weine
Treasurer

Total Assets . . . \$230,231 67

Morgan Memorial Credit Union
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton
*President*R. E. Everest
Treasurer

Total Assets . . . \$47,548 85

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern
*President*Rae G. Kurlansky
Treasurer

Total Assets . . . \$41,712 70

MTA Employees Credit Union
500 Arborway
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines
*President*C. L. Gambon
Treasurer

Total Assets . . . \$5,874,050 37

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum
*President*R. F. Buckley
Treasurer

Total Assets . . . \$373,712 33

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

W. D. Gallagher
*President*S. I. Rosenthal
Treasurer

Total Assets . . . \$1,685,610 14

***New Haven Railroad Employees Credit Union**
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie
*President*L. S. Cashman
Treasurer

Total Assets . . . \$7,206,647 21

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy
*President*Julius Stone
Treasurer

Total Assets . . . \$1,619,153 98

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove
*President*F. B. Seitz, Jr.
Treasurer

Total Assets . . . \$133,610 95

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

W. L. Burton
President

R. S. Daniels
Treasurer

Total Assets \$198,066 73

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

S. C. Shaw
President

J. W. Wilson
Treasurer

Total Assets \$400,454 31

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace
President

Lou Plotkin
Treasurer

Total Assets \$55,516 25

Produce Terminal Credit Union
Room 243
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan
President

P. N. Stevenson
Treasurer

Total Assets \$69,280 84

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara
President

D. J. Keough
Treasurer

Total Assets \$51,287 98

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac
President

Michael Lottero
Treasurer

Total Assets \$383,137 39

R L D A Credit Union
333 Washington Street
Room 330

Incorporated April 30, 1962

Patrick Downey
President

(Vacant)
Treasurer

Total Assets \$9,831 06

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin
President

Morris Mays
Treasurer

Total Assets \$90,030 11

Seaver Credit Union
2131 Washington Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff
President

Joseph Greenberg
Treasurer

Total Assets \$47,353 80

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

J. F. Bean
President

Virginia O. Cashman
Treasurer

Total Assets \$274,717 44

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

R. E. D. Lavalley
President

Vito Comperchio
Treasurer

Total Assets \$2,316,206 45

Square Deal Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

Samuel Diamond
President

Isaac Temkin
Treasurer

Total Assets \$41,195 15

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick
President

E. W. Towne
Treasurer

Total Assets \$1,483,709 06

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

J. P. Mulvey
President

A. M. Brown
Treasurer

Total Assets \$102,553 58

BOSTON**Telephone Workers Credit Union**
50 Oliver Street

Incorporated March 3, 1917

R. S. Webster, Jr. E. J. Simonian
President *Treasurer*

Total Assets . . . \$7,464,622 58

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry Terrence Spellane
President *Treasurer*

Total Assets . . . \$13,633 00

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

L. V. Johnson F. J. McGinn
President *Treasurer*

Total Assets . . . \$144,804 83

Victory Credit Union
925 Washington Street
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan Israel Glick
President *Treasurer*

Total Assets . . . \$34,330 69

Wales Mfg. Co. Employees Credit Union
117 Bickford Street
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin J. C. Lewis
President *Treasurer*

Total Assets . . . \$20,181 63

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky H. L. Bikofsky
President *Treasurer*

Total Assets . . . \$104,038 59

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky J. P. Kohan
President *Treasurer*

Total Assets . . . \$53,003 36

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman Harry Milgram
President *Treasurer*

Total Assets . . . \$57,552 55

Wellington Credit Union
1258 Blue Hill Avenue
(Mattapan District)

Incorporated March 18, 1965

Philip Mazor Max Ginns
President *Treasurer*

Total Assets . . . \$64,127 07

The Whitson Credit Union
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

H. J. Goodenough C. J. Jaworski
President *Treasurer*

Total Assets . . . \$300,309 21

Zaslay Vollen Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz Max Nimoy
President *Treasurer*

Total Assets . . . \$102,615 09

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr. J. S. Borden
President *Treasurer*

Total Assets . . . \$106,481 25

BRIDGEWATER***Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin
*President*R. F. King
Treasurer

Total Assets . . . \$1,607,350 45

BROCKTON***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
*President*J. O. Holden
Treasurer

Total Assets . . . \$42,708 68

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins
*President*R. N. Tarlow
Treasurer

Total Assets . . . \$6,575,257 03

***Brockton Brotherhood Credit Union**
391 Main Street

Incorporated April 1, 1936

Herbert Briggs
*President*Joseph Cohen
Treasurer

Total Assets . . . \$2,059,842 31

***Brockton EMSR Credit Union**
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter
*President*Lionel Lanoue
Treasurer

Total Assets . . . \$115,515 60

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$169,145 24

***Brockton Postal Employees Credit Union**
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams
*President*C. W. Ham
Treasurer

Total Assets . . . \$211,230 76

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$145,988 46

***Campello Credit Union**
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg
*President*Gladys A. Swanson
Treasurer

Total Assets . . . \$278,671 00

***The Crescent Credit Union**
60 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$5,798,346 13

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*J. F. Stack
Treasurer

Total Assets . . . \$375,779 43

***Lafayette Credit Union**
183 Court Street

Incorporated June 23, 1938

G. N. Perron
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$425,654 93

***Producers Dairy Employees Credit Union**
735 Belmont Street

Incorporated October 3, 1957

L. S. Clark
*President*Nancy Getchell
Treasurer

Total Assets . . . \$26,338 05

BROOKLINE***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea
*President*W. H. Burke
Treasurer

Total Assets . . . \$2,474,259 87

Longwood Credit Union
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$166,196 25

CAMBRIDGE***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis
*President*J. A. DeVincentis
Treasurer

Total Assets . . . \$742,682 55

***Cambridge Portuguese Credit Union**
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$1,350,173 45

Cambridge Utilities Employees Credit Union
719 Massachusetts Avenue

Incorporated January 26, 1933

G. E. Hall
*President*P. W. Poor
Treasurer

Total Assets . . . \$315,418 04

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$24,890 57

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

Martha M. Clark
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$144,650 94

Darex Credit Union*Dewey & Almy Chemical Company**
62 Whittemore Avenue

Incorporated September 10, 1937

J. J. Lynch
*President*T. F. Foster
Treasurer

Total Assets . . . \$574,887 20

Elm Credit Union
1012 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson
*President*M. M. Isen
Treasurer

Total Assets . . . \$96,271 89

***Harvard University Employees Credit Union**
Grays Hall

Incorporated July 14, 1947

L. E. Thompson
*President*V. H. Tarr
Treasurer

Total Assets . . . \$3,663,945 77

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell
*President*Abraham Fishman
Treasurer

Total Assets . . . \$16,084 90

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

F. A. Cramphorn, Jr.
*President*W. J. Anderson
Treasurer

Total Assets . . . \$18,912 04

Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier
*President*A. T. Lyne
Treasurer

Total Assets . . . \$739,393 08

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets \$137,183 21

CANTON

555 Credit Union
555 Turnpike Street

Incorporated June 1, 1965

Robert Lamme
President

Salvatore Tramontana
Treasurer

Total Assets \$7,586 70

***Plymouth Rubber Credit Union**
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Walter Avery
Treasurer

Total Assets \$161,976 92

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S. H. Carpentier
President

L. H. Baker
Treasurer

Total Assets \$100,619 70

CHELSEA

***American Independent Credit Union**
113 Hawthorne Street

Incorporated October 19, 1926

Frank Shepard
President

Benjamin Glassman
Treasurer

Total Assets \$61,753 35

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets \$130,442 78

Benjamin Franklin Credit Union
86 Washington Avenue

Incorporated October 13, 1926

Jack Cohen
President

Benjamin Gropman
Treasurer

Total Assets \$279,488 17

***Carmel Credit Union**
473 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets \$3,571,389 62

***Chelsea Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer
President

George Cashman
Treasurer

Total Assets \$1,339,476 00

Chestnut Credit Union
113 Hawthorne Street

Incorporated November 2, 1926

Julius Feinberg
President

Joseph Pressman
Treasurer

Total Assets \$28,675 08

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets \$32,671 17

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

Simon Cohen
President

Morris Cohen
Treasurer

Total Assets \$182,227 57

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets \$115,939 88

CHELSEA**Jogues Credit Union
688 Broadway**

Incorporated March 22, 1940

A. M. LeClair
*President*A. J. Arsenault
Treasurer

Total Assets . . . \$56,700 00

**Judaeen Credit Union
113 Hawthorne Street**

Incorporated December 13, 1926

J. J. Tutun
*President*Hyman Silverman
Treasurer

Total Assets . . . \$59,369 95

**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DiNofrio
*President*Luigi Iacoviello
Treasurer

Total Assets . . . \$39,474 22

***Ponedeler Credit Union
74 Washington Avenue**

Incorporated October 13, 1926

S. M. Kessler
*President*Stanley Stillman
Treasurer

Total Assets . . . \$207,757 27

**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager
*President*Arthur Miller
Treasurer

Total Assets . . . \$36,146 49

**Winnisimmet Credit Union
56 Washington Avenue**

Incorporated October 13, 1920

Jeremiah Kamens
*President*M. H. Rovner
Treasurer

Total Assets . . . \$324,828 75

CHICOPEE***Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

R. R. Quintal
*President*A. J. Deslauriers
Treasurer

Total Assets . . . \$1,222,444 84

**Chicopee Teachers Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski
*President*M. L. Harris
Treasurer

Total Assets . . . \$24,868 53

***Dairy Credit Union
80 First Avenue
(Chicopee Falls District)**

Incorporated February 13, 1939

J. M. Modlish
*President*S. J. Mikuski
Treasurer

Total Assets . . . \$52,842 51

**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. Ham
*President*J. B. FitzGerald, Jr.
Treasurer

Total Assets . . . \$677,224 28

***Polish National Credit Union
228 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka
*President*A. J. Golen
Treasurer

Total Assets . . . \$5,102,452 33

***Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street**

Incorporated September 10, 1937

Bernard Laffeur
*President*R. N. Russell
Treasurer

Total Assets . . . \$576,886 89

***Springfield Rendering Employees Credit Union**
2 Plainfield Street

Incorporated July 31, 1934

C. I. Bradway
President

R. J. Trembley
Treasurer

Total Assets \$11,739 56

***Texco Credit Union**
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
President

Dolores Robillard
Treasurer

Total Assets \$45,042 75

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy
President

W. E. Begley
Treasurer

Total Assets \$370,526 93

CLINTON

***Colonial Press Credit Union**
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis
President

W. A. Janda
Treasurer

Total Assets \$807,009 39

CONCORD

G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

G. H. Sharp
President

Josephine A. Donato
Treasurer

Total Assets \$1,142,096 68

DANVERS

Babco Employees Credit Union
28 Water Street

Incorporated October 11, 1961

L. E. Jacobs
President

G. A. Wilt
Treasurer

Total Assets \$16,107 35

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 26, 1933

J. E. Eastwood
President

Hilda M. Fitzgerald
Treasurer

Total Assets \$76,487 49

DEDHAM

Hersey Employees Credit Union
250 Elm Street

Incorporated June 5, 1940

M. J. Joyce
President

J. C. Will
Treasurer

Total Assets \$140,900 83

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

S. E. White
President

Katharine Dunay
Treasurer

Total Assets \$491,306 14

Westinghouse Employees Credit Union
78 Hyde Park Street

Incorporated March 23, 1954

John Villa
President

A. J. Jacob
Treasurer

Total Assets \$33,450 11

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussaume
President

C. E. Driscoll
Treasurer

Total Assets \$592,127 74

EASTHAMPTON

***Hampco Credit Union**
130 Pleasant Street

Incorporated September 24, 1954

Armand Lebeau
President

Frank Dubiel
Treasurer

Total Assets \$114,929 46

EVERETT**Carmote Employees Credit Union**
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick
*President*O. C. Diver
Treasurer

Total Assets . . . \$36,648 30

***Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

Joseph Fisher
*President*Henry Henken
Treasurer

Total Assets . . . \$956,566 23

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

F. J. Digby
*President*H. F. Fitzgerald
Treasurer

Total Assets . . . \$51,163 86

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

J. V. Ennamorati
*President*Jane Buckley
Treasurer

Total Assets . . . \$86,765 27

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

A. M. Wollinger
*President*John Mastropietro
Treasurer

Total Assets . . . \$994,464 59

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy
*President*E. W. Maddocks
Treasurer

Total Assets . . . \$69,798 70

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

K. C. Johnston
*President*Louis DeSouza
Treasurer

Total Assets . . . \$22,363 83

FALL RIVER**Corky Row Credit Union**
332 Second Street

Incorporated November 20, 1961

H. C. Nagle
*President*Jane R. Sicard
Treasurer

Total Assets . . . \$184,833 03

Fall River Boys Club Credit Union
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan
*President*M. F. Cleaves
Treasurer

Total Assets . . . \$41,786 29

***Fall River Municipal Employees Credit Union**
198 Bank Street

Incorporated February 6, 1930

R. E. Hennessey
*President*E. T. Sullivan
Treasurer

Total Assets . . . \$7,519,025 03

Fall River Postal Employees Credit Union
Main Post Office

Incorporated April 26, 1928

A. F. Pedro
*President*W. F. Bayliss
Treasurer

Total Assets . . . \$272,847 40

***Kavodian Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B. G. Macy
*President*Samuel Kaplan
Treasurer

Total Assets . . . \$84,724 09

St. Anne's Credit Union
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube
*President*A. R. Vezina
Treasurer

Total Assets . . . \$6,503,746 25

FITCHBURG***Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau
*President*J. R. Morin
Treasurer

Total Assets . . . \$3,345,803 32

Crobank Credit Union**Crocker Burbank & Company, Association**
545 Westminster Street

Incorporated July 29, 1936

R. F. Gilbert
*President*R. W. Adams
Treasurer

Total Assets . . . \$392,124 28

Falpaco Credit Union*Falulah Paper Company**
Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
*President*J. S. Hebbard
Treasurer

Total Assets . . . \$49,767 30

***F.I.A. Credit Union**
387 Water Street

Incorporated December 10, 1953

Alfred Mittola
*President*Jennie A. Champa
Treasurer

Total Assets . . . \$285,161 01

Filestra Credit Union
Fitchburg & Leominster Street Railway
R 1427 Water Street

Incorporated May 17, 1948

R. R. Grondin
*President*T. J. Kelly
Treasurer

Total Assets . . . \$7,526 11

***Fitchburg I-C Credit Union**
20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinas
*President*J. A. L'Ecuyer
Treasurer

Total Assets . . . \$7,159,864 38

***Fitchburg Postal Employees Credit Union**
Post Office Building
Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
*President*A. H. Lozeau
Treasurer

Total Assets . . . \$60,099 46

***Fitchco Credit Union**
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

H. T. Macklem
*President*P. H. King
Treasurer

Total Assets . . . \$520,519 58

Senco Credit Union*Sentinel Printing Company**
808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
*President*E. G. Wellington
Treasurer

Total Assets . . . \$48,215 51

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

Stanley MacPhadden
*President*Margaret L. Talcott
Treasurer

Total Assets . . . \$611,044 53

Tri-City Credit Union
339 Broad Street

Incorporated May 25, 1942

A. J. Forest
*President*W. C. Pierce
Treasurer

Total Assets . . . \$37,669 08

***Workers Credit Union**
48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi
*President*J. G. Laakso
Treasurer

Total Assets . . . \$9,360,132 15

FRAMINGHAM**D. M. C. Credit Union**
Dennison Manufacturing Company
300 Howard Street

Incorporated January 26, 1917

L. A. Prescott
*President*A. R. Grove
Treasurer

Total Assets . . . \$865,194 53

Eastern Credit Union
490 Old Connecticut Path

Incorporated February 15, 1937

H. L. Sawyer
*President*Else P. Rommelfanger
Treasurer

Total Assets . . . \$57,795 54

FRAMINGHAM***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets \$363,078 24

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets \$30,565 14

FRANKLIN***Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese
*President*E. A. Bertoni
Treasurer

Total Assets \$62,614 19

GARDNER***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

Roger Tousignant
*President*Linus Allain
Treasurer

Total Assets \$5,593,946 59

***Gardner Polish-American Credit Union**
322 Pleasant Street

Incorporated January 9, 1952

Joseph Bogdanski
*President*D. M. Poliks
Treasurer

Total Assets \$337,740 10

GLOUCESTER***40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets \$36,951 30

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Robert Kramer
Treasurer

Total Assets \$41,937 43

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets \$23,120 87

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets \$107,473 39

***Gloucester Teachers Association Credit Union**
Administration Building
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets \$25,986 75

GREENFIELD***G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Jessie B. Cullen
Treasurer

Total Assets \$316,351 04

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H. R. Kisloski
*President*G. K. Burgess
Treasurer

Total Assets \$98,198 77

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
 Townsend Road
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon <i>President</i>	E. M. Marshall <i>Treasurer</i>
Total Assets	\$84,599 07

***Nashoba Credit Union**
 Main Street

Incorporated September 1, 1953

H. H. Sargent <i>President</i>	R. H. Whitehill <i>Treasurer</i>
Total Assets	\$189,772 71

HAVERHILL

Haverhill Credit Union
 26 Main Street

Incorporated November 1, 1926

M. Wiseberg <i>President</i>	Max Jacobs <i>Treasurer</i>
Total Assets	\$27,198 89

Haverhill Fire Department Credit Union
 131 Water Street

Incorporated August 5, 1933

A. A. Knapp <i>President</i>	L. E. Montibello <i>Treasurer</i>
Total Assets	\$201,120 52

***Haverhill Italian American Credit Union**
 20 Washington Street

Incorporated June 27, 1934

Armando Bologna <i>President</i>	A. J. Basso <i>Treasurer</i>
Total Assets	\$1,544,248 33

Haverhill Police Department Credit Union
 3 Court Street

Incorporated August 5, 1933

J. F. Long <i>President</i>	Carolyn M. Arcisz <i>Treasurer</i>
Total Assets	\$51,474 06

Haverhill Postal Employees Credit Union
 Post Office
 Washington Square

Incorporated January 24, 1929

G. A. Mooshian <i>President</i>	P. S. Kelly <i>Treasurer</i>
Total Assets	\$71,377 55

Haverhill Teachers Credit Union
 Haverhill High School
 Corner Summer and Main Streets

Incorporated April 22, 1937

E. V. Sasso <i>President</i>	D. K. Poole <i>Treasurer</i>
Total Assets	\$355,015 52

M E E C Employees Credit Union
 161 Water Street

Incorporated October 23, 1958

E. W. Bickum <i>President</i>	Romeo Bisi <i>Treasurer</i>
Total Assets	\$37,343 60

HOLYOKE

***Holyoke Credit Union**
 380 High Street

Incorporated September 7, 1911

J. H. Fleury <i>President</i>	Delma R. Guertin <i>Treasurer</i>
Total Assets	\$1,018,397 98

***Holyoke Municipal Employees Credit Union**
 206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien <i>President</i>	B. F. Kennedy <i>Treasurer</i>
Total Assets	\$240,223 27

***Holyoke Postal Credit Union**
 Post Office Building
 650 Dwight Street

Incorporated January 14, 1927

H. P. Cauley <i>President</i>	M. F. Sullivan <i>Treasurer</i>
Total Assets	\$28,488 02

***Holyoke Teachers Credit Union**
 98 Suffolk Street

Incorporated June 9, 1934

J. F. Hanna <i>President</i>	H. M. Padden <i>Treasurer</i>
Total Assets	\$28,634 86

***Nablanko Credit Union**
 National Blank Book Company
 Water Street

Incorporated August 5, 1935

Adelard Fournier <i>President</i>	Thomas Wilhelmi <i>Treasurer</i>
Total Assets	\$76,354 93

HOLYOKE**Prentiss Wire Credit Union
161 Lower Westfield Road**

Incorporated June 28, 1940

D. F. McCarthy <i>President</i>	G. G. Champagne <i>Treasurer</i>
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Total Assets	†\$7,473 75
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***Tecnifax Employees Credit Union
195 Appleton Street**

Incorporated May 6, 1954

P. R. Tuttle <i>President</i>	Maurice Powers <i>Treasurer</i>
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Total Assets	\$152,312 14
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HOPEDALE**Melco Credit Union
245 South Main Street**

Incorporated February 12, 1951

J. J. Armstrong <i>President</i>	Berneta M. Lowell <i>Treasurer</i>
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Total Assets	\$210,111 87
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HUDSON**Lapointe Employees Credit Union
Lapointe Machine Tool Company
34 Tower Street**

Incorporated February 24, 1954

F. H. Girard <i>President</i>	J. K. Carter <i>Treasurer</i>
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Total Assets	\$224,916 55
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LAWRENCE**Elgasco Credit Union
Lawrence Gas & Electric Company
370 Essex Street**

Incorporated November 6, 1940

J. A. Buckley <i>President</i>	J. V. Knightly <i>Treasurer</i>
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Total Assets	\$211,242 94
--------------	--------------

**Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street**

Incorporated February 12, 1941

F. E. Howard <i>President</i>	A. A. Maccaron <i>Treasurer</i>
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Total Assets	\$33,259 63
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***Lawrence Credit Union
17 Lawrence Street**

Incorporated January 7, 1913

Max Goldstein <i>President</i>	R. R. Dean <i>Treasurer</i>
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Total Assets	\$1,361,521 44
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**Lawrence Firefighters Credit Union
80 Lowell Street**

Incorporated July 13, 1950

L. P. Smith <i>President</i>	F. C. McKernan <i>Treasurer</i>
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Total Assets	\$354,046 63
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**Lawrence Modern Credit Union
90 Broadway**

Incorporated November 3, 1926

Abraham Rappaport <i>President</i>	A. S. Sobil <i>Treasurer</i>
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Total Assets	\$91,705 60
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**Lawrence Postal Employees Credit Union
50 Broadway**

Incorporated February 4, 1929

J. L. Petelle <i>President</i>	W. F. Ford <i>Treasurer</i>
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Total Assets	\$60,532 88
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**Lawrence Teachers Credit Union
Lawrence High School**

Incorporated March 30, 1934

B. J. Kiernan <i>President</i>	E. F. Glynn <i>Treasurer</i>
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Total Assets	\$167,528 07
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**Marconi Credit Union
180 Essex Street**

Incorporated May 31, 1939

A. A. Buco <i>President</i>	M. T. Stella <i>Treasurer</i>
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Total Assets	\$272,977 82
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*Share Insurance member.

†June 30, 1964 figure used.

Prospect Hill Presbyterian Credit Union
98 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
*President*Catherine M. Heinze
Treasurer

Total Assets . . . \$6,360 67

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
*President*Mariel E. Boutelle
Treasurer

Total Assets . . . \$130,657 75

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

S. R. Firmani
*President*J. J. Tata
Treasurer

Total Assets . . . \$145,386 52

***Pyrallart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
*President*R. V. Kennedy
Treasurer

Total Assets . . . \$1,981,022 87

LOWELL**Highland Credit Union**
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
*President*S. L. Rindler
Treasurer

Total Assets . . . \$112,629 13

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
*President*Louis Cantor
Treasurer

Total Assets . . . \$64,918 09

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
*President*R. J. Boisvert
Treasurer

Total Assets . . . \$6,176,226 33

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
*President*L. J. Marmer
Treasurer

Total Assets . . . \$198,183 91

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

R. M. Henry
*President*F. J. Pigeon, Jr.
Treasurer

Total Assets . . . \$139,002 49

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway
Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
*President*E. C. Sullivan
Treasurer

Total Assets . . . \$32,089 81

Lowell Firemens Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin
*President*J. G. O'Brien
Treasurer

Total Assets . . . \$269,426 60

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski
*President*J. T. Weldon
Treasurer

Total Assets . . . \$30,509 01

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton
*President*E. F. Scullin
Treasurer

Total Assets . . . \$1,700,428 06

LYNN***Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine
*President*Sam Sherman
Treasurer

Total Assets . . . \$3,173,546 34

**General Electric River Works Employees
Credit Union**
1100 Western Avenue

Incorporated February 13, 1936

H. G. Wall
*President*M. A. Pettee
Treasurer

Total Assets . . . \$3,380,837 10

***Greek Community Credit Union**
594 Essex Street

Incorporated August 24, 1955

Louis Demakes
*President*P. N. Scangas
Treasurer

Total Assets . . . \$454,794 90

***Labor Circle Credit Union**
182 Summer Street

Incorporated July 23, 1912

Max Woolfson
*President*Aaron Seligman
Treasurer

Total Assets . . . \$294,831 95

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$298,578 68

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

L. J. Murphy
*President*Mary I. McCall
Treasurer

Total Assets . . . \$194,180 01

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$209,442 67

**Lynn Postal District Employees Credit
Union**
Post Office Building
51 Willow Street

Incorporated October 2, 1926

Donato DiVirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$244,317 13

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady
*President*Nathan Goodman
Treasurer

Total Assets . . . \$90,939 30

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

A. A. Belliveau
*President*R. E. Gingras
Treasurer

Total Assets . . . \$1,384,224 09

***West Lynn G. E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan
*President*G. W. Friberg
Treasurer

Total Assets . . . \$982,164 31

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$55,284 02

Cosmopolitan Credit Union
185 Salem Street

Incorporated December 30, 1926

Joseph Kravitsky
President

N. J. Schneiderman
Treasurer

Total Assets . . . \$70,929 91

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward
President

W. T. Barrett
Treasurer

Total Assets . . . \$91,181 50

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia
President

P. J. Cutrone
Treasurer

Total Assets . . . \$1,231,318 14

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

J. W. Mover
President

Philip Isenman
Treasurer

Total Assets . . . \$7,102,528 81

MANSFIELD
***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin
President

B. B. Fuller
Treasurer

Total Assets . . . \$1,080,604 66

MARBLEHEAD
***Marblehead Credit Union**
Post Office Box 237

Incorporated June 27, 1932

W. P. Jackson
President

R. W. Carlton
Treasurer

Total Assets . . . \$42,074 26

MARLBORO
St. Mary's Parish Credit Union
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen
President

Irene A. Toohey
Treasurer

Total Assets . . . \$116,212 41

MAYNARD
Maynard Consumers Credit Union
68 Main Street

Incorporated July 12, 1948

C. M. Lerer
President

Martha K. Weckstrom
Treasurer

Total Assets . . . \$674,998 38

MEDFORD
***Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty
President

E. C. Babcock
Treasurer

Total Assets . . . \$370,001 48

Mystic Credit Union
162 Mystic Avenue

Incorporated August 17, 1964

F. A. Mango
President

Elizabeth M. Gannon
Treasurer

Total Assets . . . \$10,190 96

MEDWAY
Medway Credit Union
73 Village Street

Incorporated February 10, 1927

Charles Levine
President

Samuel Liss
Treasurer

Total Assets . . . \$37,287 78

MIDDLEBORO
Nemasket Credit Union
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker
President

J. V. Einstein, Jr.
Treasurer

Total Assets . . . \$48,820 21

MILFORD**Milford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan
*President*Abraham Freedman
Treasurer

Total Assets . . . \$16,302 23

MILLBURY***High Carbon Credit Union****New England High Carbon Wire Company**
50 Howe Avenue

Incorporated March 14, 1941

Oliver Richard
*President*G. F. Wade
Treasurer

Total Assets . . . \$269,268 39

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg
*President*R. N. Kenary
Treasurer

Total Assets . . . \$2,587,959 40

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney
*President*Mary E. Shay
Treasurer

Total Assets . . . \$261,915 62

NEEDHAM***Needham School Employees Credit Union**
Needham High School
Webster Street

Incorporated December 7 1961

K. A. West
*President*J. A. Osgood
Treasurer

Total Assets . . . \$17,472 52

NEW BEDFORD**Aerovox Employees Credit Union**
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards
*President*H. L. Mohel
Treasurer

Total Assets . . . \$267,426 13

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

Theodore Pageotte
*President*Barbara M. W. Silva
Treasurer

Total Assets . . . \$717,841 24

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon
*President*C. H. Wardwell
Treasurer

Total Assets . . . \$484,179 36

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole
*President*R. E. Nolan
Treasurer

Total Assets . . . \$334,581 29

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb
*President*S. A. Mitchell
Treasurer

Total Assets . . . \$586,233 63

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

W. A. Murphy
*President*J. W. Connulty
Treasurer

Total Assets . . . \$83,427 43

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1930

J. T. Mosher
*President*Manuel Homem, Jr.
Treasurer

Total Assets . . . \$40,343 28

Revere Copper & Brass Employees Credit Union

24 North Front Street

Incorporated April 9, 1937

M. E. Whiteside
*President*William Higgins, Jr.
Treasurer

Total Assets \$543,604 76

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 3, 1911

H. E. Thivierge
*President*Ulysse Auger
Treasurer

Total Assets \$1,250,346 47

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

C. B. Ellis
*President*Nancy M. Doyle
Treasurer

Total Assets \$1,556,483 79

U-Strayco Credit Union
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

J. M. Ribeiro
*President*L. M. Walker
Treasurer

Total Assets \$140,853 79

NEWBURYPORT**Newburyport Credit Union**
Community Center
Washington Street

Incorporated February 5, 1934

Norman Espovich
*President*David Harnch
Treasurer

Total Assets \$13,391 99

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

W. A. Smith
*President*J. F. Swasey, Jr.
Treasurer

Total Assets \$106,606 88

NEWTON**Easlnco Employees Credit Union**
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

P. D. Gillis
*President*E. J. Wright
Treasurer

Total Assets \$10,747 24

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell
*President*W. H. Fitzgerald
Treasurer

Total Assets \$130,779 01

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone
*President*D. B. Mitchell
Treasurer

Total Assets \$28,301 98

Royal Credit Union
Knights of Columbus Hall
Southgate Park

Incorporated November 19, 1964

Alexander Tulsky
*President*Morris Branzburg
Treasurer

Total Assets \$1,164 03

NORTH ADAMS***Hoosac Employees Credit Union**
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
*President*A. E. Elmer
Treasurer

Total Assets \$65,232 84

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

J. D. O'Brien
*President*R. E. Armitage
Treasurer

Total Assets \$2,265,645 34

NORTHBRIDGE***K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

George Lemoine
*President*F. L. Eden
Treasurer

Total Assets \$99,968 73

NORTHBRIDGE

***W. M. W. Credit Union**
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

N. A. Wright
President

E. J. Hartshorn
Treasurer

Total Assets \$1,220,461 29

NORTON

Fernandes Employees Credit Union
Fernandes Super Markets, Inc.
South Worcester Street

Incorporated September 11, 1963

E. G. Bedard
President

Jeanne B. Nelson
Treasurer

Total Assets \$73,669 84

NORWOOD

***M and N Employees Credit Union**
65 Nahatan Street

Incorporated August 1, 1958

H. J. Belyea
President

R. D. Mahoney
Treasurer

Total Assets \$158,402 22

***Marrud Employees Credit Union**
1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein
President

F. P. O'Brien
Treasurer

Total Assets \$25,901 43

Neponset Valley Postal Employees
Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough
President

R. E. Barry
Treasurer

Total Assets \$58,249 56

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 29, 1934

R. C. Fox
President

Elizabeth V. Syverson
Treasurer

Total Assets \$52,143 99

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

H. L. Orta
President

C. C. Parsons
Treasurer

Total Assets \$457,453 37

ORANGE

***Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

J. A. Tepper
President

Robert Plotkin
Treasurer

Total Assets \$880,914 43

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

A. A. Arsenaault
President

A. T. Minns
Treasurer

Total Assets \$190,808 49

***General Package Credit Union**
Diamond National Corp.
Church Street

Incorporated September 27, 1957

D. T. Daniele
President

T. R. Yule
Treasurer

Total Assets \$195,942 47

***Wick-Spring Employees Credit Union**
Springfield Road

Incorporated December 31, 1937

P. F. Camyre, Sr.
President

Margaret E. Hickey
Treasurer

Total Assets \$140,334 37

PEABODY

***A. C. Lawrence Employees Credit Union**
10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck
President

W. G. Noonan
Treasurer

Total Assets \$329,839 39

Hellenic Credit Union
116 Main Street

Incorporated July 8, 1938

C. M. Zolotas
*President*Christ Decoulas
Treasurer

Total Assets . . . \$593,203 90

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva
*President*A. R. Faria
Treasurer

Total Assets . . . \$186,955 37

Popular Credit Union
5 Washington Street

Incorporated December 15, 1926

S. J. Snider
*President*Saul Tanzer
Treasurer

Total Assets . . . \$55,857 11

PITTSFIELD**Berkshire Credit Union**
235 East Street

Incorporated August 10, 1927

James Weisberg
*President*Leon Siegel
Treasurer

Total Assets . . . \$118,931 98

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier
*President*A. L. Owens
Treasurer

Total Assets . . . \$94,025 71

***EPCO Employees Credit Union**
Eaton Paper Corporation
138 South Street

Incorporated June 9, 1961

(Vacant)
*President*Marion R. Mitchell
Treasurer

Total Assets . . . \$99,842 25

***Pittsfield G. E. Employees Credit Union**
100 Woodlawn Avenue
Building 43-267

Incorporated January 4, 1935

M. J. Bunt
*President*P. C. Theilig
Treasurer

Total Assets . . . \$4,424,039 67

Pittsfield Postal Employees Credit Union
Allen & Fenn Streets

Incorporated February 24, 1928

T. H. Doyle
*President*A. J. Sangiovanni
Treasurer

Total Assets . . . \$16,480 22

Pittsfield Teachers Credit Union
Plunkett School
Fenn Street

Incorporated May 17, 1939

J. P. Leahy
*President*A. W. Harvey
Treasurer

Total Assets . . . \$355,866 21

PLYMOUTH**Plymouth Cordage Credit Union**
Court Street

Incorporated November 13, 1928

R. S. Bailey
*President*J. A. Smith
Treasurer

Total Assets . . . \$550,024 44

QUINCY**ILSNEC Credit Union**
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen
*President*Gilbert Rosenberg
Treasurer

Total Assets . . . \$52,099 88

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr.
*President*R. A. Hutchins
Treasurer

Total Assets . . . \$805,902 96

Presidents City Credit Union
1458 Hancock Street

Incorporated November 6, 1940

J. G. Angelo
*President*C. R. Creighton
Treasurer

Total Assets . . . \$60,738 66

QUINCY***Quincy EMSR Credit Union**
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro H. W. Behn
President *Treasurer*

Total Assets . . . \$98,758 89

***Quincy Municipal Credit Union**
40 Quincy Avenue

Incorporated August 4, 1937

J. E. Walsh T. F. Maloney
President *Treasurer*

Total Assets . . . \$653,675 21

***Quinwey Credit Union**
1 Cliveden Street

Incorporated June 6, 1950

R. E. Laneau J. W. Gunville
President *Treasurer*

Total Assets . . . \$293,492 84

***Wollaston Credit Union**
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson Milton Biller
President *Treasurer*

Total Assets . . . \$1,632,090 74

RANDOLPH***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

J. J. Concannon, Jr. J. W. Marotta
President *Treasurer*

Total Assets . . . \$157,433 54

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo E. J. Cerulli
President *Treasurer*

Total Assets . . . \$39,443 56

***Shirley Credit Union**
111 Shirley Avenue

Incorporated November 13, 1952

Charles Ginesky Sidney Dubchansky
President *Treasurer*

Total Assets . . . \$1,138,654 38

ROCKLAND***Rockland Credit Union**
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld J. V. Forti
President *Treasurer*

Total Assets . . . \$8,913,061 86

SALEM**Northshore Credit Union**
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson D. W. Martin
President *Treasurer*

Total Assets . . . \$414,329 09

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne J. A. Foisy
President *Treasurer*

Total Assets . . . \$2,844,081 08

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman Harry Foster
President *Treasurer*

Total Assets . . . \$146,737 75

***Salem Italian American Credit Union**
20 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio Domenico Mizzi
President *Treasurer*

Total Assets . . . \$111,977 22

Sylvania Employees Credit Union
211 Washington Street

Incorporated February 14, 1921

F. P. Kelleher	C. A. Powers
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,988,119 19

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

J. L. Goding	J. V. Spencer
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,027,213 83

SHARON

***Sharon Credit Union**
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky	Irving Glaser
<i>President</i>	<i>Treasurer</i>
Total Assets	\$93,518 83

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin	A. S. Thomas
<i>President</i>	<i>Treasurer</i>
Total Assets	\$12,656 42

SOMERSET

***Somerset Community Credit Union**
1166 County Street

Incorporated July 10, 1936

Philip Peneault	O. C. Perry, Jr.
<i>President</i>	<i>Treasurer</i>
Total Assets	\$2,126,020 28

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni	F. N. Babb
<i>President</i>	<i>Treasurer</i>
Total Assets	\$26,238 96

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino	Patsy Vaudo
<i>President</i>	<i>Treasurer</i>
Total Assets	\$178,627 07

***The Porter Employees Credit Union**
74 Foley Street

Incorporated July 2, 1956

W. F. Harkins	L. J. Gould
<i>President</i>	<i>Treasurer</i>
Total Assets	\$131,446 58

Swift Employees Credit Union
7 Medford Street

Incorporated May 15, 1959

F. J. Harold	Edward Azar
<i>President</i>	<i>Treasurer</i>
Total Assets	\$119,863 01

SOUTHBRIDGE

***Southbridge Credit Union**
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault	Ernest Fontaine
<i>President</i>	<i>Treasurer</i>
Total Assets	\$3,721,867 27

SPRINGFIELD

***Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak	F. B. Connor
<i>President</i>	<i>Treasurer</i>
Total Assets	\$161,873 16

*Share Insurance member.

SPRINGFIELD***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

G. H. Barker R. G. Mansur
President *Treasurer*

Total Assets \$1,810,892 69

***Buxton Employees Credit Union**
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

F. J. Arnold Marilyn M. Dumais
President *Treasurer*

Total Assets \$704,619 92

Casa Credit Union
Main and Carew Streets

Incorporated December 18, 1964

Jaime Silva Luis A. Escobar
President *Treasurer*

Total Assets \$4,155 62

***The Chapman Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry E. C. Brunelle
President *Treasurer*

Total Assets \$1,167,925 50

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles E. L. Register
President *Treasurer*

Total Assets \$66,359 22

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J. P. McCarthy, Jr. J. C. Anderson
President *Treasurer*

Total Assets \$178,990 86

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

R. L. Lynch L. N. Brown
President *Treasurer*

Total Assets \$155,669 40

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb A. J. Yodlowski
President *Treasurer*

Total Assets \$364,957 78

***John H. Breck Employees Credit Union**
115 Dwight Street

Incorporated March 4, 1947

J. P. McDonnell D. W. Lally, Jr.
President *Treasurer*

Total Assets \$309,841 74

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burrige J. E. Kazalski
President *Treasurer*

Total Assets \$664,369 24

Maccabean Pythian Credit Union
73 State Street

Incorporated July 8, 1940

Marshall Later Jack Smith
President *Treasurer*

Total Assets \$31,012 02

Massachusetts Mutual Employees
Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone M. H. Bennett
President *Treasurer*

Total Assets \$889,296 29

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A. R. Tetrault C. H. Spencer
President *Treasurer*

Total Assets \$350,236 96

***Monsanto Plastics Credit Union**
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania Norman Matthew
President *Treasurer*

Total Assets \$3,139,191 10

***Powers Paper Employees Credit Union**
149 Wason Avenue

Incorporated September 27, 1955

H. N. Bilodeau S. R. Braun
President *Treasurer*

Total Assets \$29,666 44

***Railway Express Credit Union**
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
President

D. J. Votava
Treasurer

Total Assets . . . \$15,675 62

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
President

L. W. Buzzelle
Treasurer

Total Assets . . . \$151,064 70

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland
President

E. E. Beck, Jr.
Treasurer

Total Assets . . . \$28,842 48

Springfield Armory Credit Union
Federal Court

Incorporated May 17, 1940

J. T. Caulfield
President

D. J. Walsh
Treasurer

Total Assets . . . \$512,971 35

Springfield Credit Union
135 State Street

Incorporated February 2, 1965

G. E. Maggi
President

William Kavaney
Treasurer

Total Assets . . . \$125,345 28

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

E. J. Dargie
President

O. B. Anderson
Treasurer

Total Assets . . . \$94,603 93

***Springfield Franco-American Credit Union**
162 Broadway

Incorporated April 15, 1930

A. L. Dubois
President

Anna M. Ratell
Treasurer

Total Assets . . . \$150,998 00

***Springfield, Mass. Municipal Employees Credit Union**
158 Broadway

Incorporated March 2, 1927

D. F. Connelly
President

W. E. Hurley
Treasurer

Total Assets . . . \$1,864,580 65

***Springfield, Mass. Post Office Employees Credit Union**
436 Dwight Street

Incorporated April 27, 1923

C. E. Souliere
President

T. A. Clune
Treasurer

Total Assets . . . \$618,966 73

***Springfield Street Railway Employees Credit Union**
2766 Main Street

Incorporated November 6, 1926

H. S. Valliere
President

T. E. O'Donnell
Treasurer

Total Assets . . . \$399,246 81

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated October 5, 1929

H. E. Drewes
President

A. J. Serafino, Jr.
Treasurer

Total Assets . . . \$1,349,718 29

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts
President

C. A. Caron
Treasurer

Total Assets . . . \$993,748 68

***Western Massachusetts Telephone Workers Credit Union**
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin
President

E. E. Kelly
Treasurer

Total Assets . . . \$3,722,473 51

SWAMPSCOTT

Leon E. Abbott Post No. 57 (3) Credit Union
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones
President

R. M. Leonard
Treasurer

Total Assets . . . \$8,181 80

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard
*President*J. T. McDonald
Treasurer

Total Assets . . . \$67,654 49

Adayco Credit Union
175 West Water Street

Incorporated May 19, 1965

Anthony Gonsalves
*President*R. A. Vieira
Treasurer

Total Assets . . . \$422 50

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe
*President*S. J. Skwato
Treasurer

Total Assets . . . \$44,386 93

WAKEFIELD***Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

Eugene Graf
*President*H. J. McKeon
Treasurer

Total Assets . . . \$355,779 30

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley
*President*A. M. Perkins
Treasurer

Total Assets . . . \$141,223 21

WALPOLE**H and V Credit Union**
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

(Vacant)
*President*B. G. Lennox
Treasurer

Total Assets . . . \$133,887 40

Kendall Mills Credit Union
The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

E. H. Peterson
*President*Fred Burkel
Treasurer

Total Assets . . . \$148,574 26

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

Hilda M. Rafuse
*President*Velma M. Cobb
Treasurer

Total Assets . . . \$3,248,878 54

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour
*President*J. J. Buckley
Treasurer

Total Assets . . . \$74,799 27

WALTHAM***Grover Cronin Credit Union**
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin
*President*Mary A. Conlon
Treasurer

Total Assets . . . \$419,531 57

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin
*President*L. M. Noonan
Treasurer

Total Assets . . . \$249,985 37

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

P. L. Gatchell
*President*Carl Dentler
Treasurer

Total Assets . . . \$4,760,583 21

Waltham Municipal Employees Credit Union
175 Lexington Street

Incorporated June 29, 1949

T. F. Rooney
*President*P. B. O'Mara
Treasurer

Total Assets . . . \$168,973 22

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

T. S. Spack <i>President</i>	F. J. Cusick, Jr. <i>Treasurer</i>
Total Assets	\$274,544 32

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons <i>President</i>	G. B. Wellman <i>Treasurer</i>
Total Assets	\$539,771 79

WEBSTER

***Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski <i>President</i>	J. F. Mackowiak <i>Treasurer</i>
Total Assets	\$2,685,961 47

WESTFIELD

***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J. J. Hibert <i>President</i>	R. B. Huntoon <i>Treasurer</i>
Total Assets	\$277,879 83

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

J. A. Soltys <i>President</i>	G. H. Fitch <i>Treasurer</i>
Total Assets	\$1,004,492 58

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski <i>President</i>	Rose M. Mulvenna <i>Treasurer</i>
Total Assets	\$20,541 72

WEST SPRINGFIELD

***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera <i>President</i>	W. J. Geraghty <i>Treasurer</i>
Total Assets	\$200,845 10

***Gilbarco Employees Credit Union**
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

E. O. Beauvais <i>President</i>	R. E. McCarty <i>Treasurer</i>
Total Assets	\$1,643,510 44

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas <i>President</i>	J. E. Paquin <i>Treasurer</i>
Total Assets	\$116,345 20

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Robert Patriquin <i>President</i>	O. A. Paier <i>Treasurer</i>
Total Assets	\$17,983 55

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian <i>President</i>	C. E. Warburton <i>Treasurer</i>
Total Assets	\$1,865,742 71

WICO Employees Credit Union
Wico Electric Company
42 Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee <i>President</i>	John Cooper <i>Treasurer</i>
Total Assets	\$222,150 32

WESTWOOD

Westwood Credit Union
302 High Street

Incorporated September 29, 1949

H. J. Mitchell <i>President</i>	R. D. Randall <i>Treasurer</i>
Total Assets	\$46,761 74

*Share Insurance member.

WEYMOUTH***Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
*President*Walter Morrison
Treasurer

Total Assets . . . \$168,376 54

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen
*President*Mary E. Moore
Treasurer

Total Assets . . . \$368,315 91

WINCHENDON***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

H. C. Girouard
*President*Vincent Buckley
Treasurer

Total Assets . . . \$154,657 84

WINTHROP**Beach Credit Union**
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg
*President*Michael Skolnick
Treasurer

Total Assets . . . \$142,768 32

WOBURN***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L. T. Orsillo
*President*A. A. King
Treasurer

Total Assets . . . \$392,795 56

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos
*President*J. J. Moss
Treasurer

Total Assets . . . \$89,389 43

WORCESTER***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

A. H. Prior
*President*W. J. Leszczynski
Treasurer

Total Assets . . . \$407,901 04

Central Massachusetts Telephone Workers
Credit Union
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath
*President*J. F. Handlin
Treasurer

Total Assets . . . \$1,005,128 56

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

J. E. Knipe
*President*Bruce MacDougall
Treasurer

Total Assets . . . \$58,828 75

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

C. F. Whitten
*President*R. S. Kemp
Treasurer

Total Assets . . . \$52,775 28

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson
*President*R. J. Reynolds
Treasurer

Total Assets . . . \$145,692 99

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

R. A. Boylan
*President*Esther Currie
Treasurer

Total Assets . . . \$58,800 79

Moulded Plastics Credit Union
10 Plastics Street

Incorporated January 19, 1942

F. L. Graham
*President*L. R. Ginga
Treasurer

Total Assets . . . \$16,637 65

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke
President

G. S. Williams, Jr.
Treasurer

Total Assets \$544,034 46

***Rockwood Sprinkler Employees Credit Union**
38 Harlow Street

Incorporated April 9, 1937

R. C. McNeaney
President

Evelyn M. Rice
Treasurer

Total Assets \$104,596 90

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V. R. Faucher
President

Loretta V. King
Treasurer

Total Assets \$1,387,608 38

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley
President

R. G. Medhurst
Treasurer

Total Assets \$168,292 19

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

Edmund Robertson
President

Beulah B. Hocking
Treasurer

Total Assets \$57,011 10

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

W. A. Hobbs
President

Wilbert Baker
Treasurer

Total Assets \$152,319 17

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

J. P. Mills
President

J. L. Turnan
Treasurer

Total Assets \$151,008 44

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

C. T. Peterson
President

J. J. McKiernan
Treasurer

Total Assets \$129,713 44

Worcester Postal Credit Union
Main Post Office

Incorporated December 9, 1926

L. E. Godin
President

D. F. Kelly
Treasurer

Total Assets \$262,566 60

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy
President

T. M. Wickman
Treasurer

Total Assets \$61,732 11

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian
President

Walter Misilo
Treasurer

Total Assets \$85,745 89

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

J. S. Borko
President

M. E. Anderson
Treasurer

Total Assets \$125,860 25

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1965

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees . . .	49,936	—	3,091	5,703	—	480	59,210
ACUSHNET							
Acushnet Process Employees	185,709	—	374,695	21,666	—	118,200	700,270
AMESBURY							
Amesbury Franco-American	256,884	796,176	188,354	49,548	10,640	2,197	1,303,799
ASHLAND							
Fenwal	82,527	—	171,451	9,944	—	443	264,365
ATHOL							
Athol	1,122,453	2,259,676	2,138,665	153,339	—	3,782	5,677,915
ATTLEBORO							
Sisalkraft	143,667	58,763	43,973	5,484	—	561	252,448
AUBURN							
Lodding Employees . .	54,304	—	33,080	6,768	—	187	94,339
Worcester Rendering Employees	2,047	—	183	1,242	—	—	3,472
BARRE							
Barwoolco	93,384	78,739	161,034	6,424	—	—	339,581
BEDFORD							
Mitre Employees	820,656	—	345,373	18,015	—	209	1,184,253
BEVERLY							
Beverly Investment	14,394	—	30,666	7,056	—	—	52,116
Beverly Municipal . .	377,082	—	84,963	6,520	—	—	468,565
Rantoul	154,374	—	20,273	5,030	—	—	179,677
BILLERICA							
Lowell Rendering Employees	31,663	—	3,019	11,534	—	154	46,370
BOSTON							
AFL-CIO Postal Clerks .	57,642	—	2,625	4,082	—	—	64,349
Allis-Chalmers	210,702	—	85,168	11,039	—	—	306,909
Alpha	70,051	—	40,498	4,335	—	56	114,940
American Chapels . . .	183,252	—	112,622	966	—	1,036	297,876
Armour-Chamberlain . .	58,960	—	37,000	13,411	—	90	109,461
B C G Employees . . .	1,017,666	159,954	128,785	20,205	—	782	1,327,392
B L H Employees . . .	121,658	—	100,346	12,953	—	—	234,957
Blue Hill	1,875,673	5,352,385	3,382,907	237,727	117,137	1,924	10,967,753
Borisaver	91,515	—	10,000	3,828	—	90	105,433

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
45,501	-	206	13,499	4	4½	88	-	132
632,409	-	-	67,344	517	5	1,265	-	464
1,090,985	57,993	11,222	137,553	6,046	4½	1,742	297	610
238,231	30	-	25,771	333	5¾	546	14	183
5,010,796	-	53,652	601,775	11,692	4¼	5,565	-	1,862
218,486	-	-	32,103	1,859	5⅞	374	-	207
81,747	-	-	7,990	4,602	4 3/10	132	-	64
2,569	-	-	903	-	-	25	-	13
290,819	-	-	46,906	1,856	4½	350	-	163
955,739	-	-	225,110	3,404	4⅝	1,363	-	811
28,974	3,026	-	20,073	43	4½	155	45	34
429,470	-	-	38,730	365	4 4/5	623	-	599
158,194	-	2,536	18,937	10	5	493	-	280
42,420	-	-	3,932	18	3¾	140	-	91
60,705	-	-	2,990	654	5	477	-	289
264,966	-	-	39,707	2,236	4¾	527	-	315
104,306	-	-	10,634	-	4	428	-	192
237,333	-	5,315	53,662	1,566	4¼	800	-	439
71,050	-	23,209	14,674	528	4½	335	-	184
1,021,549	-	-	305,549	294	4¼	1,821	-	1,340
213,657	-	-	20,178	1,122	5	484	-	226
9,765,853	-	167,878	1,029,414	4,608	4¼	8,435	-	1,994
91,838	-	-	13,492	103	4	189	-	113

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Boston American Composing Room	24,883	-	1,100	65	-	216	26,264
Boston & Albany Employees	736,107	474,550	1,328,903	67,901	-	2,192	2,609,653
Boston & Maine Railroad Employees	643,421	-	1,362,831	101,318	-	24,085	2,131,655
Boston Arbeiter Ring	35,728	-	-	2,988	-	-	38,716
Boston Edison Employees	1,802,999	-	774,716	70,372	-	1,324	2,649,411
Boston Firefighters	1,878,196	1,051,000	148,263	119,105	-	-	3,196,564
Boston Globe Employees	267,185	-	7,638	58,757	-	-	333,580
Boston I. R. A. Employees	29,578	-	-	3,102	-	-	32,680
Boston Post Office Employees	922,304	45,326	28,945	35,295	-	3,979	1,035,849
Boston Progressive Boston Railway Mail Employees	454,485	375,593	279,720	76,364	27,076	8,301	1,221,539
Boston Shell	160,854	-	21,672	4,895	-	-	187,421
Boston Taxi Drivers Association	158,131	-	21,879	2,096	-	400	182,506
Boston University Employees	7,363	-	-	2,957	-	1,132	11,452
Boston USCSC Employees	426,666	-	318,709	18,696	-	3,465	767,536
Brighton-Allston	32,430	-	17,632	6,652	-	-	56,714
Cabot Boston	104,632	1,633	5,940	522	-	135	112,862
City	263,920	93,409	156,115	27,558	-	1,165	542,167
City of Boston Employees	17,264	9,003	49,179	5,865	-	-	81,311
Colonial Employees	4,903,612	-	1,488,031	129,780	-	-	6,521,423
Columbus	35,695	-	32,264	8,316	-	87	76,362
Consumers	8,777	-	16,001	4,746	-	-	29,524
Corenco Employees	108,556	-	30,160	15,212	-	326	154,254
Dorchester	4,625	-	703	529	-	56	5,913
Dorchester Browning Eaton	34,193	-	173	1,164	-	-	35,530
Emblem	42,740	-	170	2,065	-	30	45,005
Federal	78,490	-	18,727	17,341	-	396	114,954
Federation	140,068	5,000	90,010	8,776	-	-	243,854
Filene	76,792	-	30,398	7,381	-	-	114,571
Firefundic	84,109	-	900	4,179	-	2,410	91,598
Forty Associates	468,837	262,180	646,137	40,052	-	9,159	1,426,365
Freedom House	19,051	-	8,232	4,965	-	-	32,248
Friendship, The	32,963	-	32,698	4,187	-	-	69,848
Geneva	3,877	-	974	1,864	-	299	7,014
Gilco	84,331	-	5,777	2,807	-	321	93,236
Glenway	45,036	-	6,192	1,170	-	36	52,434
Glodel	24,486	-	78,961	12,044	-	1,241	116,732
Greyhound Employees	6,898	-	-	1,093	-	-	7,991
Gulf Boston	38,818	-	2,331	7,080	-	-	48,229
Harbor Village	87,659	-	2,313	6,217	-	218	96,407
Harmony	36,738	-	8,087	337	-	222	45,384
Harold	14,618	-	2,608	99	-	-	17,325
Herald-Traveler Employees, The	9,301	-	4,806	1,376	-	-	15,483
Hillside	144,975	9,209	28,885	1,810	-	600	185,479
Howard	101,570	-	55,243	19,360	-	127	176,300
Howco	424,699	61,061	273,531	22,358	-	11,151	792,800
Humboldt	64,739	-	47,450	4,707	-	-	116,896
Industrial, The	11,738	-	4,733	2,598	-	-	19,069
I O S O I	75,795	-	41,143	12,659	-	-	129,597
Jamaica Plain	1,430,552	278,167	188,503	35,136	-	-	1,932,358
	22,353	-	15,052	899	-	-	38,304
	29,923	-	-	751	-	-	30,674

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
21,219	-	-	4,901	144	4½	165	-	105
1,662,841	-	-	942,495	4,317	5	4,131	-	2,129
349,657	611,416	308,307	857,523	4,752	7½	3,680	1,744	1,721
26,415	-	-	12,293	8	3½	155	-	83
2,213,357	177,862	-	256,447	1,745	4	3,945	1,244	2,255
2,696,130	-	68,780	430,769	885	5	2,021	-	1,935
305,165	-	-	26,444	1,971	4⅛	1,365	-	647
25,865	-	-	6,811	4	6	135	-	81
782,661	-	-	244,361	8,827	4	5,611	-	2,917
1,074,472	15,290	26,070	103,883	1,824	3	5,553	114	1,608
152,609	-	-	25,081	9,731	4½	1,260	-	779
155,319	-	-	27,110	77	6	339	-	167
7,322	-	-	1,552	2,578	-	142	-	84
700,487	-	-	65,280	1,769	4½	1,270	-	767
48,033	-	1,716	6,950	15	4¼	133	-	54
96,810	-	-	15,464	588	4½	341	-	276
511,837	-	-	30,327	3	4¾	524	-	346
73,094	-	-	8,011	206	4	157	-	49
5,728,743	-	-	791,412	1,268	3	11,803	-	5,781
65,050	-	-	11,204	108	3¼	383	-	150
23,080	-	-	6,350	94	1¾	120	-	42
130,344	-	-	23,581	329	4½	559	-	192
3,621	-	840	1,452	-	5	31	-	14
32,598	-	-	2,713	219	-	229	-	54
35,398	-	-	9,396	211	4	140	-	77
95,342	-	-	19,578	34	5	270	-	189
207,749	-	-	35,400	705	4½	719	-	357
97,840	-	-	16,606	125	5	178	-	82
77,318	-	-	13,838	442	4½	1,131	-	601
1,264,050	-	-	159,601	2,714	4¼	2,321	-	1,087
28,593	-	-	3,655	-	5½	142	-	71
55,540	-	-	14,172	136	4½	183	-	94
6,395	-	177	421	21	-	107	-	10
78,981	-	-	14,203	52	4½	242	-	129
40,830	-	-	11,108	496	4¼	174	-	117
9,981	52,415	36,409	17,927	-	4	700	341	204
6,373	-	-	1,601	17	5	97	-	36
39,148	-	-	9,076	5	4½	161	-	95
81,753	-	2,053	12,264	337	2⅞	303	-	197
28,187	-	-	17,163	34	4¾	141	-	72
12,883	-	-	3,955	487	-	401	-	201
11,619	-	-	3,824	40	4½	72	-	38
158,863	-	-	26,471	145	4	486	-	284
140,155	-	-	34,684	1,461	3⅛	1,017	-	452
679,453	-	-	107,622	5,725	4½	1,176	-	417
98,749	-	-	17,985	162	4½	399	-	154
14,121	-	-	4,945	3	4	47	-	24
94,763	-	-	34,685	149	4	303	-	145
1,674,414	-	1,073	220,594	36,277	4¾	2,835	-	1,520
35,210	-	-	3,012	82	4½	152	-	36
23,175	-	-	7,488	11	4	164	-	125

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Latvian	31,266	28,143	64,441	2,556	-	1,506	127,912
†Liberal	2,584	-	-	117	-	32,164	34,865
Liberty	90,749	53,474	67,439	8,065	-	-	219,727
Lord Beaconsfield	204,176	31,522	12,752	4,352	-	645	253,447
Maccabee	46,944	-	6,428	666	-	-	54,038
Marillac	49,032	-	6,383	2,679	-	-	58,094
Mascot, The	36,137	44,285	37,000	3,395	-	295	121,112
Memorial	39,233	-	31,000	2,907	-	1,308	74,448
Mohriver	165,231	19,137	33,693	19,868	-	80	238,009
Moreland	215,400	-	5,580	9,184	-	68	230,232
Morgan Memorial	13,088	-	13,439	21,022	-	-	47,549
Mortons Employees	6,563	-	31,291	3,859	-	-	41,713
MTA Employees	4,563,394	-	1,229,565	81,091	-	-	5,874,050
Navy Building	262,956	10,181	71,405	28,929	-	241	373,712
Navy Yard Employees	680,021	720,918	211,130	72,346	-	1,195	1,685,610
New Haven Railroad Employees	2,380,808	2,552,211	1,922,344	151,284	-	200,000	7,206,647
Noddle Island	535,450	902,472	119,211	61,614	-	407	1,619,154
One-Twenty	119,548	5,679	4,338	3,814	-	232	133,611
Overland	116,515	-	50,793	30,210	-	549	198,067
Plan	171,306	-	217,663	11,485	-	-	400,454
Pressers Union Local 12 ILGWU	36,719	-	13,271	5,362	-	164	55,516
Produce Terminal	65,010	-	2,632	1,422	-	217	69,281
Redberry	46,814	-	361	4,113	-	-	51,288
Rex	213,778	-	141,887	27,472	-	-	383,137
R L D A	2,061	-	6,788	982	-	-	9,831
Roxbury Independent Seaver	68,477	14,225	527	6,638	-	163	90,030
Security Employees	32,242	-	12,391	2,721	-	-	47,354
Social Service	226,734	-	31,682	16,271	-	30	274,717
Square Deal	446,297	1,050,613	755,184	54,662	-	9,450	2,316,206
State Employees	21,855	-	14,852	4,488	-	-	41,195
T & H Employees	1,282,215	-	81,843	119,597	-	54	1,483,709
Telephone Workers	53,619	-	41,038	7,897	-	-	102,554
Thriftway	6,831,921	-	502,489	128,491	-	1,722	7,464,623
T R I B	9,917	-	68	3,620	-	28	13,633
Victory	126,808	-	12,290	5,707	-	-	144,805
Wales Mfg. Co. Employees	33,405	-	63	863	-	-	34,331
Washington	15,067	-	4,478	637	-	-	20,182
Welcome	46,313	-	53,393	4,333	-	-	104,039
Welfare	42,505	-	6,081	4,417	-	-	53,003
Wellington	28,315	-	28,777	461	-	-	57,553
Whitson, The	40,799	-	21,846	1,222	-	260	64,127
Zaslav Volin	155,690	95,899	33,532	15,188	-	-	300,309
	49,828	-	40,936	11,851	-	-	102,615
BRAINTREE							
Walworth	18,947	-	87,123	235	-	176	106,481
BRIDGEWATER							
Bridgewater	580,733	579,925	355,798	62,769	23,672	4,453	1,607,350
BROCKTON							
Barbourwelt	28,939	-	13,515	255	-	-	42,709
Brockton	2,396,972	2,976,964	988,297	123,522	89,325	177	6,575,257
Brockton Brotherhood	757,043	1,156,930	123,177	22,624	-	68	2,059,842
Brockton EMSR	74,787	21,643	6,411	8,882	-	3,793	115,516
Brockton Firemens	71,327	-	87,877	9,941	-	-	169,145

†Figures used as of last examination date, September, 1964.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
5,171	118,831	-	3,621	289	5	222	130	67
20,317	-	-	13,146	1,402	-	90	-	60
178,751	-	-	40,849	127	4	498	-	196
212,204	-	1,044	39,936	263	4 1/8	933	-	418
34,895	-	-	19,028	115	4 1/2	219	-	125
51,007	-	-	7,067	20	4 3/4	192	-	136
97,409	-	-	23,637	66	4	374	-	102
63,598	-	-	10,843	7	4 1/2	247	-	161
195,922	-	-	42,062	25	4 1/2	504	-	190
204,326	-	-	25,818	88	4 1/2	466	-	295
41,052	-	-	6,494	3	2 1/2	360	-	138
31,699	-	-	10,009	5	4 1/2	82	-	32
4,752,800	-	-	1,117,782	3,468	2 1/2	5,734	-	5,318
333,803	-	10,645	29,051	213	4 1/2	913	-	487
1,517,838	-	88	166,604	1,080	4 1/8	3,922	-	1,970
5,795,886	-	-	1,407,729	3,033	4 1/2	7,820	-	3,905
1,241,528	9,802	-	366,544	1,280	4 1/4	1,889	12	1,071
120,376	-	-	13,227	8	5	470	-	149
107,437	-	-	90,603	27	4	423	-	280
325,030	29,512	-	45,861	51	6	701	53	371
48,714	-	-	6,800	2	4	276	-	143
54,613	-	-	14,609	59	4 1/2	282	-	166
42,442	-	-	8,840	6	4 1/4	301	-	96
280,283	-	20,587	81,420	847	4 1/4	790	-	440
9,501	-	-	246	84	-	57	-	13
75,361	-	-	14,472	197	4	246	-	105
36,906	-	-	10,441	7	5	126	-	72
244,345	-	-	30,159	213	4 1/2	780	-	374
1,920,132	45,850	-	348,690	1,534	4 1/8	3,273	28	888
31,825	-	-	9,360	10	4	121	-	56
1,190,510	3,880	-	278,414	10,905	4 1/2	4,198	10	1,941
87,325	-	-	14,784	445	4 3/4	243	-	135
5,252,231	-	-	1,717,118	495,274	4 1/8	13,199	-	6,925
11,385	-	-	2,245	3	4	82	-	41
124,763	-	-	19,094	947	5	242	-	174
24,170	-	-	10,153	8	2	124	-	81
13,986	-	3,558	2,636	2	3	122	-	50
85,549	-	-	18,464	26	4	278	-	125
49,204	-	-	3,794	5	2 1/2	201	-	133
46,389	-	-	11,021	143	5	181	-	93
64,080	-	-	-	47	-	208	-	114
212,909	-	3,186	73,041	11,173	3 1/2	741	-	319
86,247	-	-	16,298	70	5 1/2	253	-	125
11,166	75,520	-	19,743	52	5	375	210	157
1,381,235	-	55,030	123,920	47,165	4 5/8	2,579	-	1,060
35,668	-	-	6,884	157	4 1/4	104	-	99
5,813,973	-	59,239	700,835	1,210	4 1/2	5,865	-	2,976
1,690,262	21,375	74,710	269,914	3,581	5	1,848	36	1,130
89,323	-	6,207	19,020	966	4	172	-	97
152,094	-	-	16,994	57	4 3/4	478	-	184

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BROCKTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Brockton Postal Employees	146,554	-	54,513	10,164	-	-	211,231
Brockton Taunton Gas Employees	44,811	-	91,157	10,020	-	-	145,988
Campello	200,407	24,972	39,179	10,619	3,494	-	278,671
Crescent, The	1,788,210	2,919,709	806,120	114,509	169,606	192	5,798,346
Edico	165,418	91,193	116,197	2,971	-	-	375,779
Lafayette	92,252	162,671	158,223	12,509	-	-	425,655
Producers Dairy Employees	17,155	-	5,097	3,844	-	242	26,338
BROOKLINE							
Brookline Municipal	772,115	1,412,484	179,770	38,760	60,707	10,424	2,474,260
Longwood	142,586	12,653	1,127	9,830	-	-	166,196
CAMBRIDGE							
Bay State	342,647	198,936	188,667	11,195	-	1,238	742,683
Cambridge Portuguese	116,823	917,644	283,462	31,348	-	896	1,350,173
Cambridge Utilities Employees	222,920	-	89,172	3,326	-	-	315,418
Central	11,309	-	7,764	5,818	-	-	24,891
C T C	105,074	15,866	11,861	7,660	-	4,190	144,651
Darex	504,184	-	70,039	664	-	-	574,887
Elm	48,706	-	26,990	20,576	-	-	96,272
Harvard University Employees	1,487,518	1,335,542	750,510	90,200	-	176	3,663,946
Inman	9,344	-	5,273	1,384	-	84	16,085
M B CO	14,955	-	2,228	1,729	-	-	18,912
Simco	284,934	27,960	407,776	17,873	-	850	739,393
Woven Hose Employees	76,810	-	58,475	1,735	-	163	137,183
CANTON							
555.	6,553	-	10	1,024	-	-	7,587
Plymouth Rubber	94,863	-	66,307	807	-	-	161,977
CHARLTON							
Charlton	59,542	-	33,886	6,690	-	502	100,620
CHELSEA							
American Independent	59,395	-	1,852	393	-	113	61,753
Atlantic	110,986	-	5,403	11,728	-	2,326	130,443
Benjamin Franklin	225,021	3,743	34,682	15,942	-	100	279,488
Carmel	1,361,110	1,072,789	941,384	85,516	107,513	3,078	3,571,390
Chelsea	1,149,871	95,319	86,781	5,775	-	1,730	1,339,476
Chestnut.	17,871	-	7,295	3,126	-	383	28,675
Congress	19,661	-	8,101	4,909	-	-	32,671
Continental	152,873	-	23,832	5,210	-	313	182,228
Independent	97,028	-	7,398	11,121	-	393	115,940
Jogues	13,755	-	40,488	2,326	-	131	56,700
Judaeon	24,422	5,430	23,946	5,497	-	75	59,370
Madison	26,985	-	8,972	3,507	-	10	39,474
Ponedeler	192,178	-	8,896	6,279	-	404	207,757
Walnut	27,792	-	3,276	4,703	-	375	36,146
Winnisimmet	196,774	77,457	39,084	11,514	-	-	324,829

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
174,046	372	90	34,795	1,928	4½	405	1	243
131,009	-	-	14,979	-	4¼	287	-	138
241,562	552	11,503	24,789	265	4¼	907	13	437
4,936,342	41,760	133,442	632,512	54,290	4¼	6,460	24	2,156
317,705	-	-	57,978	96	5	341	-	180
350,248	-	11,596	63,785	26	4½	687	-	146
23,378	-	-	1,417	1,543	4¼	88	-	52
2,184,810	-	-	287,392	2,058	4⅓	2,621	-	1,547
149,113	-	-	17,070	13	4¼	464	-	188
601,258	-	-	140,916	509	4	1,214	-	804
1,208,887	-	-	138,746	2,540	4¼	1,221	-	422
285,650	-	-	29,548	220	4	719	-	410
20,061	-	-	4,806	24	½	62	-	24
129,649	-	-	14,159	843	5	260	-	162
473,409	-	-	96,065	5,413	5	1,005	-	760
83,437	-	-	12,675	160	4¼	178	-	101
3,203,856	-	14,493	337,478	108,119	4½	4,617	-	2,222
13,574	-	-	2,509	2	4	81	-	26
15,032	-	-	3,804	76	5	68	-	37
643,601	-	-	95,666	126	4½	685	-	465
116,785	-	-	19,150	1,248	4	480	-	252
7,091	-	24	472	-	-	129	-	18
132,362	-	-	26,613	3,002	5	537	-	315
94,259	-	1,943	4,418	-	4½	512	-	122
41,508	-	-	19,910	335	3.1875	176	-	125
114,288	-	-	14,445	1,710	4½	426	-	246
193,170	-	-	86,091	227	2	842	-	719
2,924,224	-	46,549	592,511	8,106	4¼	4,756	-	3,220
1,164,175	-	17,749	156,931	621	4¼	2,567	-	1,945
18,674	-	-	9,988	13	4	105	-	61
26,059	-	-	6,610	2	4	93	-	52
138,864	-	10,516	32,286	562	2⅓	529	-	345
90,114	-	-	25,330	496	4	441	-	283
52,109	-	-	4,579	12	3	235	-	67
48,017	-	-	11,291	62	2	153	-	52
26,792	-	3,937	8,633	112	3½	267	-	146
187,851	-	346	19,286	274	5	558	-	367
26,893	-	-	9,184	69	3	197	-	95
262,174	-	-	61,773	882	4¼	919	-	296

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	572,137	426,034	120,869	102,415	-	990	1,222,445
Chicopee Teachers	9,608	-	10,662	4,599	-	-	24,869
Dairy	22,959	-	17,132	12,708	-	44	52,843
F. W. Sickles Employees	229,200	303,115	119,494	24,443	-	972	677,224
Polish National	313,375	3,336,691	1,222,527	193,268	36,000	591	5,102,452
Spalding Employees	257,980	209,604	63,473	45,830	-	-	576,887
Springfield Rendering Employees	7,528	-	3,504	708	-	-	11,740
Texco	24,621	-	16,490	3,932	-	-	45,043
Willimansett	277,947	16,760	58,416	17,027	-	377	370,527
CLINTON							
Colonial Press	411,261	173,568	201,503	20,585	-	92	807,009
CONCORD							
G R	272,447	466,975	336,205	66,227	-	243	1,142,097
DANVERS							
Babco Employees	10,893	-	3,248	1,966	-	-	16,107
Essex Agricultural	34,371	-	39,853	2,263	-	-	76,487
DEDHAM							
Hersey Employees	51,090	-	64,616	25,195	-	-	140,901
Rust Craft	381,780	-	85,635	23,631	-	260	491,306
Westinghouse Employees	21,953	-	9,228	2,228	-	41	33,450
DOUGLAS							
Hayward-Schuster Employees	128,660	63,957	374,607	7,750	-	17,154	592,128
EASTHAMPTON							
Hampco	79,276	-	31,056	4,597	-	-	114,929
EVERETT							
Carmote Employees	8,450	-	17,175	11,023	-	-	36,648
Everett	304,895	590,486	29,690	31,495	-	-	956,566
Everett Police	42,600	-	8,100	464	-	-	51,164
Garden Street	65,723	-	15,172	5,788	-	82	86,765
Merchemco	375,309	499,717	90,141	26,615	-	2,683	994,465
Octane	48,021	-	18,206	3,572	-	-	69,799
Wapico	11,773	-	8,816	1,775	-	-	22,364
FALL RIVER							
Corky Row	122,652	11,151	41,616	8,800	-	614	184,833
Fall River Boys Club	24,597	-	15,278	1,806	-	105	41,786
Fall River Municipal Employees	1,967,139	4,408,786	937,715	205,385	-	-	7,519,025
Fall River Postal Employees	159,206	76,599	20,000	17,042	-	-	272,847
Kavodian	64,141	-	15,799	4,519	-	265	84,724
St. Anne's	2,471,984	2,379,561	1,407,682	57,914	66,131	120,474	6,503,746

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,069,986	-	24,095	96,777	31,587	4½	2,058	-	805
21,111	-	-	3,741	17	4	200	-	39
37,432	-	-	14,938	473	4	73	-	45
597,524	-	-	77,904	1,796	3⅝	1,335	-	454
4,600,425	-	36,375	464,714	938	4	4,353	-	900
503,995	-	-	67,358	5,534	4	1,208	-	470
9,386	-	-	2,354	-	6	60	-	42
33,152	-	-	11,595	296	4½	119	-	72
332,627	-	6,895	30,653	352	4½	869	-	406
656,227	-	-	150,365	417	4½	1,139	-	518
1,034,263	-	-	107,831	3	5⅛	860	-	449
14,554	-	-	1,266	287	4	167	-	63
56,353	11,238	-	8,891	5	4½	399	102	77
129,662	-	-	10,425	814	4	298	-	166
428,650	-	-	57,148	5,508	4¼	839	-	590
28,137	-	-	4,774	539	4	291	-	155
484,487	-	9,362	97,888	391	4	801	-	265
99,048	-	-	15,370	511	4½	244	-	146
24,519	-	4,504	7,625	-	4¼	93	-	36
845,833	-	-	110,431	302	4¼	1,032	-	417
35,109	-	-	16,055	-	4½	193	-	81
73,548	-	-	12,963	254	4	170	-	119
869,479	-	-	124,717	269	4	910	-	630
31,932	-	-	37,824	43	4	190	-	117
10,047	-	-	12,281	36	4	68	-	45
135,793	-	28,360	19,284	1,396	4	593	-	216
35,410	-	-	6,330	46	3	323	-	76
6,777,253	-	62,755	675,580	3,437	2	8,423	-	2,726
242,948	-	-	29,786	113	4½	601	-	317
67,928	-	-	16,461	335	4½	217	-	84
5,747,569	-	-	752,080	4,097	4	10,594	-	3,052

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	999,835	1,389,632	791,688	163,394	-	1,254	3,345,803
Crobank	135,715	-	210,514	45,256	-	639	392,124
Falpaco	14,627	-	31,309	3,831	-	-	49,767
F. I. A.	247,838	-	13,881	23,442	-	-	285,161
Filestra	3,021	-	-	4,481	-	24	7,526
Fitchburg I-C	1,616,564	4,754,340	632,838	153,772	-	2,350	7,159,864
Fitchburg Postal Employees	49,921	2,096	5,592	2,490	-	-	60,099
Fitchco	392,836	-	115,147	12,469	-	68	520,520
Senco	35,338	-	8,977	3,808	-	93	48,216
Simonds Employees . .	169,290	-	418,124	23,631	-	-	611,045
Tri-City	21,223	-	10,973	5,395	-	78	37,669
Workers	935,685	5,910,773	2,377,771	103,386	32,500	17	9,360,132
FRAMINGHAM							
D. M. C.	161,989	-	677,503	25,703	-	-	865,195
Eastern	14,344	-	40,388	3,064	-	-	57,796
Framingham UAW . . .	247,086	-	100,913	15,039	-	40	363,078
Independent Hebrew . .	18,192	-	10,401	1,972	-	-	30,565
FRANKLIN							
Thomson	34,978	-	23,294	4,275	-	67	62,614
GARDNER							
Gardner Franco-American .	2,444,750	1,972,396	864,436	144,511	166,334	1,520	5,593,947
Gardner Polish-American .	140,039	141,778	40,563	14,700	-	660	337,740
GLOUCESTER							
40-Fathom	7,272	-	27,793	1,886	-	-	36,951
Gloucester	37,015	-	3,716	1,206	-	-	41,937
Gloucester Fire Department	16,945	-	4,701	1,475	-	-	23,121
Gloucester Municipal . .	43,951	-	57,438	4,293	-	1,791	107,473
Gloucester Teachers Association	12,178	-	2,050	11,759	-	-	25,987
GREENFIELD							
G. T. & D.	206,392	-	91,290	18,669	-	-	316,351
Treasure	56,811	-	34,119	7,269	-	-	98,199
GROTON							
Hovoco	17,280	-	65,646	1,673	-	-	84,599
Nashoba	157,731	-	26,445	5,597	-	-	189,773
HAVERHILL							
Haverhill	17,435	-	6,505	3,259	-	-	27,199
Haverhill Fire Department	87,680	93,167	15,170	4,931	-	173	201,121
Haverhill Italian American	372,009	913,023	194,390	54,791	10,000	35	1,544,248
Haverhill Police Department	34,111	-	14,085	2,365	-	913	51,474
Haverhill Postal Employees	51,776	-	17,653	1,949	-	-	71,378
Haverhill Teachers . . .	66,283	105,739	86,765	95,194	-	1,035	355,016
M E E C Employees . . .	26,885	-	9,330	1,129	-	-	37,344

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
3,079,344	-	37,019	226,780	2,660	4 $\frac{3}{5}$	3,866	-	1,442
344,245	-	-	41,238	6,641	4 $\frac{1}{2}$	1,064	-	439
32,092	3,017	-	14,623	35	5 $\frac{1}{2}$	158	16	63
269,856	-	-	14,870	435	4 $\frac{1}{4}$	595	-	390
5,414	-	-	2,112	-	5	39	-	20
6,347,364	3,384	11,446	787,222	10,448	4 $\frac{1}{2}$	7,063	3	4,999
46,945	-	-	12,824	330	5	176	-	81
436,873	-	-	83,333	314	5 $\frac{1}{2}$	617	-	404
33,848	1,026	-	12,074	1,268	5	107	14	56
543,630	-	-	66,407	1,008	5	892	-	370
28,279	4,266	-	5,124	-	4 $\frac{1}{2}$	115	7	36
7,923,577	-	-	1,435,676	879	4 $\frac{1}{2}$	5,234	-	2,647
779,125	-	-	86,020	50	4	1,745	-	634
33,739	-	-	23,772	285	5	112	-	43
308,900	-	-	53,730	448	4 $\frac{1}{2}$	1,466	-	642
25,352	-	-	5,213	-	4	138	-	40
54,070	-	-	8,541	3	4 $\frac{1}{2}$	88	-	62
4,971,579	-	30,664	585,970	5,734	4 $\frac{1}{2}$	7,309	-	3,596
303,103	-	2,967	31,491	179	4	599	-	227
27,330	-	-	9,272	349	4	55	-	28
24,526	-	-	17,163	248	5	114	-	68
19,570	-	-	3,551	-	4 $\frac{1}{2}$	68	-	46
97,433	-	-	9,962	78	4	214	-	104
22,253	-	-	3,730	4	4	149	-	51
263,580	-	-	52,769	2	4 $\frac{1}{2}$	785	-	454
66,905	9,559	7,663	14,072	-	4 $\frac{1}{8}$	127	46	99
74,561	-	-	10,037	1	6	300	-	75
165,782	-	-	23,003	988	5	515	-	274
21,910	-	-	5,287	2	4 $\frac{1}{2}$	89	-	38
175,382	-	-	25,651	88	4 $\frac{1}{4}$	425	-	106
1,357,428	-	25,220	157,808	3,792	4 $\frac{1}{4}$	1,370	-	647
44,034	-	-	7,381	59	3 $\frac{1}{2}$	127	-	84
57,420	-	-	13,958	-	5	189	-	97
257,029	-	57,517	40,233	237	4 $\frac{1}{2}$	339	-	106
32,216	-	-	4,904	224	4 $\frac{1}{4}$	130	-	68

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HOLYOKE							
Holyoke	50,851	630,664	281,606	55,277	-	-	1,018,398
Holyoke Municipal Employees	224,354	-	13,176	2,693	-	-	240,223
Holyoke Postal	14,194	-	10,976	3,318	-	-	28,488
Holyoke Teachers	24,470	-	2,877	1,288	-	-	28,635
Nablanco	41,955	-	30,081	3,997	-	321	76,354
†Prentiss Wire	4,871	-	2,272	125	-	206	7,474
Tecnifax Employees	111,343	-	36,203	3,605	-	1,161	152,312
HOPEDALE							
Melco	142,821	-	41,911	25,380	-	-	210,112
HUDSON							
Lapointe Employees	164,645	-	52,339	7,830	-	103	224,917
LAWRENCE							
Elgasco	88,798	-	109,526	12,919	-	-	211,243
Emastryco	16,629	-	15,210	1,421	-	-	33,260
Lawrence	500,209	552,348	150,309	78,655	-	80,000	1,361,521
Lawrence Firefighters	183,983	97,199	49,950	22,545	-	370	354,047
Lawrence Modern	81,482	-	4,709	5,515	-	-	91,706
Lawrence Postal Employees	56,215	-	2,120	2,198	-	-	60,533
Lawrence Teachers	97,149	-	61,361	9,018	-	-	167,528
Marconi	116,946	100,953	40,511	14,488	-	80	272,978
Prospect Hill Presbyterian	2,359	-	2,327	1,675	-	-	6,361
LEOMINSTER							
Doyle Works	13,483	-	101,956	15,199	-	20	130,658
Leominster	135,026	-	2,588	7,447	-	326	145,387
Pyraralt Employees	842,062	239,599	840,327	59,035	-	-	1,981,023
LOWELL							
Highland	94,538	2,465	14,316	1,057	-	253	112,629
Ideal	44,801	-	13,766	6,201	-	150	64,918
Jeanne d'Arc	400,007	3,847,303	1,535,730	343,186	50,000	-	6,176,226
Lowell	60,104	114,110	22,190	1,780	-	-	198,184
Lowell Electric Light Employees	76,347	-	53,500	9,095	-	60	139,002
Lowell EMSR	20,202	-	10,857	1,031	-	-	32,090
Lowell Firemens Club	230,003	-	35,196	4,228	-	-	269,427
Lowell Postal Employees	26,994	-	2,213	1,302	-	-	30,509
Northern Massachusetts Telephone Workers	576,509	950,043	163,587	6,841	-	3,448	1,700,428
LYNN							
Brotherhood	1,158,530	1,413,541	491,231	60,244	-	50,000	3,173,546
General Electric River Works Employees	2,477,759	-	880,421	22,657	-	-	3,380,837
Greek Community	258,718	80,331	97,965	17,615	-	166	454,795
Labor Circle	150,261	36,343	100,921	6,544	-	763	294,832
Lynn	162,779	55,847	65,714	14,239	-	-	298,579
Lynn Municipal Employees	55,729	-	128,000	9,494	-	957	194,180
Lynn Police	101,716	68,378	30,000	9,349	-	-	209,443
Lynn Postal District Employees	223,619	-	16,560	4,138	-	-	244,317
Lynn Teachers	85,705	-	500	4,464	-	270	90,939
St. Jean Baptiste	235,078	795,546	313,817	28,387	11,396	-	1,384,224
West Lynn G. E. Employees	850,610	-	99,166	31,910	-	478	982,164

†June 30, 1964 figures used.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
831,629	-	-	186,227	542	4¼	571	-	189
197,904	-	-	39,617	2,702	5½	484	-	409
20,066	-	-	8,421	1	4½	202	-	78
23,468	-	-	5,090	77	4¼	181	-	44
66,839	-	-	9,513	2	4	618	-	241
4,433	-	-	2,938	103	4	73	-	60
133,899	-	-	18,193	220	4½	368	-	169
181,428	-	-	28,596	88	4½	305	-	189
174,872	-	-	48,311	1,734	4½	375	-	278
147,097	-	-	61,312	2,834	5	318	-	228
19,153	-	-	14,107	-	3	57	-	40
1,056,052	19,675	9,650	272,945	3,199	4½	2,643	48	907
307,430	-	2,307	43,287	1,023	5	641	-	201
72,162	-	-	19,297	247	4½	335	-	143
49,932	-	-	10,546	55	5½	199	-	117
135,279	-	-	30,297	1,952	4½	318	-	105
227,488	-	1,033	44,081	376	4½	613	-	202
5,329	-	-	1,032	-	4	84	-	7
101,106	-	15,181	14,370	1	4	314	-	65
131,794	-	2,769	9,405	1,419	4½	402	-	164
1,693,693	-	78,824	207,672	834	4½	2,037	-	1,254
84,888	-	-	27,703	38	4¼	298	-	130
48,028	-	-	16,740	150	4⅝	253	-	121
5,329,873	-	-	845,611	742	4⅝	5,435	-	1,173
152,490	-	-	45,519	175	4¼	283	-	144
113,378	-	-	25,252	372	4¼	240	-	109
24,905	-	-	7,020	165	5	73	-	45
233,297	-	-	35,924	206	5¼	544	-	380
22,627	-	-	7,849	33	5¼	173	-	87
1,322,091	-	-	371,540	6,797	4⅝	3,255	-	1,420
2,773,353	-	-	392,636	7,557	5	2,456	-	1,073
2,808,596	-	-	566,689	5,552	4½	8,322	-	4,530
407,130	-	-	44,287	3,378	4¼	827	-	334
246,175	-	-	48,648	9	4	991	-	296
234,044	-	-	62,116	2,419	4¼	597	-	270
177,913	-	-	16,164	103	4	526	-	256
170,083	-	-	39,224	136	4½	349	-	182
188,120	-	-	53,867	2,330	6	647	-	360
70,884	-	-	19,855	200	4¼	420	-	155
1,139,440	48,977	19,986	171,888	3,933	4¼	2,061	87	527
772,972	-	-	202,528	6,664	4	2,090	-	1,758

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
MALDEN							
Bell Rock	36,745	3,631	12,006	2,632	-	270	55,284
Cosmopolitan	45,575	-	17,484	7,738	-	133	70,930
Malden City Employees	61,130	-	10,000	20,052	-	-	91,182
Malden G. & E. Employees	532,600	392,048	281,984	24,686	-	-	1,231,318
Progressive Workmens	863,174	3,643,895	2,508,253	66,207	21,000	-	7,102,529
MANSFIELD							
Mansfield	687,765	219,585	153,001	19,280	-	974	1,080,605
MARBLEHEAD							
Marblehead	30,700	-	11,216	136	-	22	42,074
MARLBORO							
St. Mary's Parish	63,734	1,700	33,302	17,476	-	-	116,212
MAYNARD							
Maynard Consumers	158,203	218,915	280,401	16,723	-	756	674,998
MEDFORD							
Medford Municipal Employees	153,513	-	194,946	21,542	-	-	370,001
Mystic	8,836	-	-	1,342	-	13	10,191
MEDWAY							
Medway	23,432	-	12,145	1,711	-	-	37,288
MIDDLEBORO							
Nemasket	19,755	-	23,404	5,661	-	-	48,820
MILFORD							
Milford	4,866	-	7,733	3,703	-	-	16,302
MILLBURY							
High Carbon	168,537	-	71,614	29,117	-	-	269,268
Millbury	1,567,138	679,988	211,112	113,017	12,727	3,977	2,587,959
Worcester Teachers	217,480	-	42,219	2,217	-	-	261,916
NEEDHAM							
Needham School Employees	10,977	-	5,837	659	-	-	17,473
NEW BEDFORD							
Aerovox Employees	88,672	-	167,571	11,183	-	-	267,426
Citizens	465,390	83,930	146,902	20,881	-	738	717,841
Continental Employees	147,609	247,586	57,833	31,151	-	-	484,179
New Bedford Gas & Edison Light Company Employees	176,425	-	147,639	10,517	-	-	334,581
New Bedford Municipal Employees	143,921	348,820	63,163	30,320	-	-	586,224

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
45,734	-	-	9,349	201	4	253	-	120
57,514	-	-	13,416	-	3¼	177	-	107
62,052	-	-	28,927	203	5	414	-	254
1,070,612	-	14,193	138,681	7,832	5	810	-	714
6,128,570	-	45,659	927,160	1,140	4⅛	6,418	-	1,300
959,865	-	-	115,324	5,416	4⅛	2,649	-	1,054
34,131	-	-	6,572	1,371	4½	288	-	90
46,795	43,801	9,874	15,066	676	4	762	643	98
608,065	-	19,569	46,966	398	4¼	1,042	-	366
309,176	-	-	59,191	1,634	4¼	675	-	485
8,314	-	-	1,843	34	-	56	-	24
33,286	-	-	3,995	7	4½	150	-	39
43,061	-	-	5,756	3	4	301	-	149
9,192	-	-	7,110	-	-	48	-	10
227,745	-	-	41,522	1	5	315	-	220
2,185,666	-	67,403	314,638	20,252	2¼	4,325	-	2,332
209,884	-	-	30,716	21,316	3¼	766	-	336
16,569	-	-	904	-	5	143	-	26
237,008	-	-	30,396	22	4½	782	-	304
631,657	-	-	85,719	465	4¾	1,897	-	722
378,320	-	-	105,524	335	4½	513	-	224
167,916	88,426	-	78,231	8	5½	753	351	345
525,804	-	-	59,421	999	5	1,543	-	374

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
NEW BEDFORD (Continued)							
New Bedford Postal Employees	66,492	—	10,000	6,935	—	—	83,427
Press Radio	8,773	—	27,847	3,723	—	—	40,343
Revere Copper & Brass Employees	204,574	—	336,873	1,862	—	296	543,605
St. Anne	47,532	762,381	369,237	52,910	17,623	663	1,250,346
Southern Massachusetts Telephone Workers	993,966	353,083	156,359	50,068	—	3,008	1,556,484
U-Strayco	36,630	36,354	59,819	7,789	—	262	140,854
NEWBURYPORT							
Newburyport	3,822	—	4,821	4,619	—	130	13,392
Towle Employees	42,263	—	60,777	3,567	—	—	106,607
NEWTON							
Easincor Employees	6,652	—	474	3,485	—	136	10,747
Newton Municipal	83,910	—	37,694	8,781	—	394	130,779
Newton Teachers	25,771	—	1,200	1,331	—	—	28,302
Royal	392	—	—	772	—	—	1,164
NORTH ADAMS							
Hoosac Employees	44,105	—	20,055	1,056	—	17	65,233
Sprague Electric	1,333,379	43,933	778,226	69,293	—	40,814	2,265,645
NORTHBRIDGE							
K B	38,329	—	60,826	814	—	—	99,969
W. M. W.	887,280	—	288,025	45,156	—	—	1,220,461
NORTON							
Fernandes Employees	58,922	—	—	14,748	—	—	73,670
NORWOOD							
M and N Employees	126,790	—	16,910	14,702	—	—	158,402
Marrud Employees	18,685	—	4,174	3,042	—	—	25,901
Neponset Valley Postal Employees	54,081	—	3,595	574	—	—	58,250
Norwood School Employees	45,472	—	4,740	1,932	—	—	52,144
Plimpton	254,848	—	186,457	14,853	—	1,295	457,453
ORANGE							
Orange	768,925	59,705	47,392	4,892	—	—	880,914
PALMER							
Elco Club	73,467	—	112,558	4,783	—	—	190,808
General Package	116,316	—	78,650	922	—	54	195,942
Wick-Spring Employees	91,761	—	31,035	17,365	—	173	140,334
PEABODY							
A. C. Lawrence Employees	236,127	—	78,172	15,388	—	152	329,839
Hellenic	232,239	315,949	37,483	6,557	—	976	593,204
Luso-American	173,220	—	4,451	9,084	—	200	186,955
Popular	41,376	—	13,227	1,254	—	—	55,857

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
70,103	-	-	12,559	765	5	319	-	147
36,550	-	-	3,788	5	3½	179	-	60
467,597	-	-	69,271	6,737	4¾	641	-	305
1,047,173	-	-	202,295	878	4½	989	-	279
1,350,105	-	-	205,715	664	5	2,256	-	1,388
114,372	-	-	26,275	207	4¼	186	-	101
6,955	-	-	6,436	1	2	128	-	13
89,966	-	-	16,628	13	4	224	-	101
8,450	-	-	2,277	20	-	58	-	42
110,963	-	-	19,692	124	4¼	628	-	261
23,712	-	-	4,582	8	4	360	-	100
1,110	-	-	32	22	-	22	-	5
51,764	-	-	13,449	20	4½	200	-	87
1,828,971	-	-	401,603	35,071	4¾	3,182	-	1,717
83,216	-	-	16,748	5	4½	157	-	80
997,497	-	-	217,946	5,018	4	2,601	-	1,358
69,045	-	-	4,325	300	4½	551	-	452
135,261	-	7,438	12,300	3,403	2	430	-	266
23,061	-	1,687	1,153	-	4⅛	134	-	63
51,214	-	-	7,030	6	4½	374	-	175
46,292	-	-	5,851	1	3½	186	-	96
400,616	-	-	41,659	15,178	4¼	788	-	372
784,422	-	-	95,711	781	4⅝	1,527	-	876
171,237	-	-	19,536	35	4	189	-	93
180,843	-	-	13,845	1,254	4	345	-	179
110,384	-	7,431	22,158	361	4⅛	357	-	154
255,005	-	-	71,232	3,602	4¾	1,081	-	734
521,026	-	-	71,802	376	4⅞	932	-	390
161,692	-	5,662	15,488	4,113	4⅝	541	-	294
43,779	-	-	10,881	1,197	3	180	-	84

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
PITTSFIELD							
Berkshire	115,560	-	737	2,635	-	-	118,932
Eagle	91,736	-	551	1,021	-	718	94,026
EPCO Employees	88,250	-	9,229	2,363	-	-	99,842
Pittsfield G. E. Employees	2,709,827	-	1,689,063	23,761	-	1,389	4,424,040
Pittsfield Postal Employees	11,425	-	2,668	2,387	-	-	16,480
Pittsfield Teachers	244,107	-	99,234	12,525	-	-	355,866
PLYMOUTH							
Plymouth Cordage	84,033	123,463	330,172	12,356	-	-	550,024
QUINCY							
ILSNEC	42,282	-	4,043	5,775	-	-	52,100
Pneumatic	541,814	37,079	216,186	10,824	-	-	805,903
Presidents City	42,623	-	16,014	2,102	-	-	60,739
Quincy EMSR	56,411	-	39,213	3,135	-	-	98,759
Quincy Municipal	392,133	173,894	59,198	27,573	-	877	653,675
Quinwey	231,177	28,124	2,062	32,130	-	-	293,493
Wollaston	1,295,375	147,226	156,306	33,149	-	35	1,632,091
RANDOLPH							
Randolph	133,031	2,958	8,832	12,543	-	70	157,434
REVERE							
Revere Firefighters	30,129	-	3,000	5,669	-	646	39,444
Shirley	596,739	73,362	445,815	22,713	-	25	1,138,654
ROCKLAND							
Rockland	5,129,968	3,063,709	391,230	252,230	68,487	7,438	8,913,062
SALEM							
Northshore	292,047	30,693	78,814	11,610	-	1,165	414,329
St. Joseph Credit Union of Salem	297,874	1,777,761	672,167	67,514	26,651	2,114	2,844,081
Salem	81,457	-	57,316	7,834	-	131	146,738
Salem Italian American	95,098	-	13,412	3,337	-	130	111,977
Sylvania Employees	910,642	-	1,050,349	26,408	-	720	1,988,119
SAUGUS							
Saugus	415,606	423,311	95,834	56,792	35,345	326	1,027,214
SHARON							
Sharon	76,898	-	2,004	14,504	-	113	93,519
SHIRLEY							
Samson Cordage Employees	2,533	-	9,351	772	-	-	12,656
SOMERSET							
Somerset Community	1,086,709	789,394	190,014	58,097	-	1,806	2,126,020

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
101,678	-	-	17,032	222	5	185	-	130
61,293	24,500	-	8,193	40	5	126	13	97
85,938	-	3,215	9,435	1,254	5	353	-	196
3,633,081	-	-	782,125	8,834	4 $\frac{3}{4}$	7,028	-	3,940
12,736	-	-	3,744	-	6	112	-	59
319,943	-	-	32,753	3,170	4 $\frac{3}{4}$	485	-	233
481,639	8,911	-	59,274	200	3 $\frac{1}{8}$	549	291	192
44,935	-	-	7,021	144	8	104	-	71
708,963	-	-	96,656	284	5	741	-	480
46,166	-	-	14,535	38	3 $\frac{1}{2}$	200	-	80
81,865	-	-	16,820	74	4	131	-	90
578,023	-	-	74,135	1,517	4 $\frac{1}{2}$	1,220	-	725
223,768	-	-	69,301	424	4 $\frac{1}{4}$	253	-	182
1,454,358	-	-	177,189	544	4 $\frac{1}{2}$	3,308	-	1,700
148,572	-	386	8,068	408	4 $\frac{1}{8}$	539	-	250
32,002	-	-	6,756	686	5	90	-	57
1,012,671	-	25,388	96,286	4,309	4 $\frac{1}{4}$	1,551	-	718
7,931,340	-	46,252	933,667	1,803	4 $\frac{1}{2}$	9,892	-	5,397
349,940	-	-	63,934	455	4 $\frac{1}{2}$	534	-	399
2,108,919	359,547	43,652	328,912	3,051	4 $\frac{1}{4}$	2,865	474	673
123,886	-	-	22,852	-	4 $\frac{1}{8}$	442	-	152
90,404	-	6,197	15,371	5	4 $\frac{1}{4}$	398	-	188
1,142,807	-	478,460	352,809	14,043	3 $\frac{1}{2}$	5,543	-	2,095
865,305	-	-	147,897	14,012	4	2,046	-	612
84,737	-	-	8,561	221	4 $\frac{1}{2}$	281	-	129
8,064	-	-	4,507	85	4	61	-	30
1,898,156	-	-	226,745	1,119	4 $\frac{1}{4}$	3,080	-	1,379

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SOMERVILLE							
Bowker Employees	8,646	—	12,859	4,734	—	—	26,239
Colasso	167,480	—	12	11,135	—	—	178,627
Porter Employees, The	59,513	—	70,909	—	—	1,025	131,447
Swift Employees	64,443	—	50,976	4,373	—	71	119,863
SOUTHBRIDGE							
Southbridge	786,425	1,708,292	1,166,739	60,411	—	—	3,721,867
SPRINGFIELD							
Alaco	122,579	—	34,370	4,750	—	174	161,873
American Bosch	641,129	495,701	616,987	55,835	—	1,241	1,810,893
Buxton Employees	357,475	—	345,196	1,547	—	402	704,620
Casa	665	—	—	3,491	—	—	4,156
Chapman, The	835,866	—	289,714	30,650	11,300	396	1,167,926
Cheney Bigelow	61,805	—	2,350	1,954	—	250	66,359
C L U	150,280	—	20,487	8,224	—	—	178,991
Diamond Match Employees	104,558	—	45,137	5,974	—	—	155,669
Embeco	225,676	—	137,358	1,880	—	44	364,958
John H. Breck Employees	161,069	—	125,459	23,314	—	—	309,842
Kelco	136,692	294,671	216,813	16,052	—	141	664,369
Maccabean Pythian	26,305	—	2,000	2,707	—	—	31,012
Massachusetts Mutual Employees	746,214	—	134,633	7,782	—	667	889,296
Monarch	276,244	—	68,241	5,723	—	29	350,237
Monsanto Plastics	1,394,631	883,742	857,330	2,561	—	927	3,139,191
Powers Paper Employees	23,098	—	6,136	432	—	—	29,666
Railway Express	10,401	—	4,044	1,231	—	—	15,676
Setco	56,535	—	91,195	3,335	—	—	151,065
Spasco	19,706	—	5,180	3,956	—	—	28,842
Springfield Armory	375,602	28,640	104,573	4,156	—	—	512,971
Springfield	69,908	—	47,303	8,134	—	—	125,345
Springfield FCA Employees	49,613	—	41,145	3,708	—	138	94,604
Springfield Franco-American Springfield, Mass. Municipal Employees	107,098	11,278	27,286	5,336	—	—	150,998
Springfield, Mass. Post Office Employees	940,483	645,791	173,150	95,445	—	9,712	1,864,581
Springfield Street Railway Employees	309,738	57,667	225,121	26,147	—	294	618,967
Springfield Teachers	196,710	72,011	115,094	15,432	—	—	399,247
Westco	922,291	—	418,448	8,954	—	25	1,349,718
Western Massachusetts Telephone Workers	328,210	211,723	399,000	43,456	9,981	1,379	993,749
	2,717,110	385,014	530,800	89,311	—	239	3,722,474
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	5,158	1,000	596	1,386	—	42	8,182
TAUNTON							
Adams Post	10,607	27,878	28,787	382	—	—	67,654
Adayco	—	—	—	423	—	—	423
Taunton Postal Employees	21,365	—	20,000	3,021	—	1	44,387
WAKEFIELD							
Amlico	261,864	—	78,656	15,259	—	—	355,779
L. B. Evans Employees	12,796	—	126,953	1,474	—	—	141,223

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
23,762	-	-	2,083	394	4	58	-	38
129,944	-	-	48,672	11	5	510	-	257
110,994	-	9,356	10,991	106	4½	245	-	186
77,653	-	13,970	27,072	1,168	3½	433	-	178
3,239,185	-	100,619	372,580	9,483	4¼	3,908	-	1,408
120,779	-	21,955	9,165	9,974	4½	501	-	298
1,634,160	-	-	152,847	23,886	4¾	1,820	-	896
619,132	-	16,299	49,767	19,422	4½	727	-	465
4,107	-	-	49	-	-	129	-	11
1,047,383	-	11,002	104,609	4,932	4.1875	1,434	-	1,045
51,437	-	-	14,885	37	2½	163	-	89
146,010	-	9,622	13,139	10,220	4½	469	-	198
141,348	-	-	14,045	276	5	335	-	194
280,851	-	-	82,274	1,833	4½	615	-	421
264,282	-	-	42,728	2,832	2	404	-	245
593,613	-	-	70,755	1	4½	695	-	298
27,439	-	-	2,656	917	5	84	-	30
780,504	-	-	52,483	56,309	4½	1,788	-	882
298,244	-	-	51,869	124	4½	490	-	377
2,624,462	-	2,476	430,989	81,264	4⅞	2,563	-	1,944
23,890	-	2,101	3,590	85	4½	89	-	60
13,397	-	576	1,694	9	4¼	82	-	43
126,030	-	3,708	21,106	221	4½	247	-	155
27,088	-	-	1,752	2	4½	95	-	46
421,552	-	15,851	64,248	11,320	4½	1,392	-	746
101,811	16,345	-	6,024	1,165	4	126	14	63
79,673	-	4,016	10,915	-	3⅞	100	-	47
125,148	-	-	23,571	2,279	4½	554	-	197
1,521,808	-	-	250,830	91,943	4½	3,007	-	1,687
491,567	-	-	121,027	6,373	5	877	-	485
320,029	-	4,343	72,527	2,348	5¾	441	-	393
1,242,964	-	-	105,263	1,491	4¾	1,352	-	687
859,080	-	7,260	123,636	3,773	4	1,521	-	693
3,131,045	-	73,534	432,277	85,618	5	4,002	-	2,764
6,657	-	-	1,520	5	-	110	-	43
57,359	-	-	10,275	20	4	165	-	49
423	-	-	-	-	-	59	-	-
37,171	-	-	7,214	2	4½	123	-	50
314,841	-	-	40,924	14	4½	867	-	512
123,198	-	-	18,013	12	4½	265	-	88

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WALPOLE							
H and V	5,003	-	117,945	9,986	-	953	133,887
Kendall Mills	49,080	25,883	68,887	4,724	-	-	148,574
Neponset	697,255	1,857,079	635,374	58,757	-	414	3,248,879
Walpole Municipal Employees	35,345	-	30,083	9,371	-	-	74,799
WALTHAM							
Grover Cronin	113,593	-	291,455	12,114	-	2,370	419,532
Middlesex Carmens	175,270	-	68,155	6,560	-	-	249,985
Raytheon Employees	3,593,594	-	1,000,569	165,487	-	933	4,760,583
Waltham Municipal Employees	136,937	-	13,106	18,930	-	-	168,973
WATERTOWN							
Arsenal Employees	167,798	-	88,082	18,664	-	-	274,544
Watertown Municipal	166,825	182,357	165,090	25,183	-	317	539,772
WEBSTER							
Webster	684,501	1,519,986	419,709	58,175	-	3,590	2,685,961
WESTFIELD							
Columbia Bicycle	204,287	23,540	45,945	3,373	-	735	277,880
Savage Arms Employees	352,733	303,541	327,290	20,917	-	12	1,004,493
Westfield Polish-American	9,297	-	9,562	1,683	-	-	20,542
WEST SPRINGFIELD							
General Fibre Employees	118,273	-	75,873	3,579	-	3,120	200,845
Gilbarco Employees	459,838	423,125	737,673	21,808	-	1,066	1,643,510
Perkins Gear	81,310	-	26,056	8,754	-	225	116,345
Vamco Employees	12,851	-	150	4,983	-	-	17,984
Wemelco	611,674	1,007,332	228,757	17,222	-	758	1,865,743
WICO Employees	84,257	-	137,406	487	-	-	222,150
WESTWOOD							
Westwood	40,341	-	4,900	1,521	-	-	46,762
WEYMOUTH							
Stetson Shoe Employees	50,918	-	106,093	10,817	-	549	168,377
Weymouth Town Employees	343,515	-	20,643	3,590	-	568	368,316
WINCHENDON							
Marquette	56,335	81,647	12,876	3,750	-	50	154,658
WINTHROP							
Beach	83,238	-	57,246	2,072	-	212	142,768
WOBURN							
Atlantic Gelatin	257,277	49,297	85,021	1,061	-	140	392,796
Woburn	66,795	21,007	375	29	-	1,183	89,389

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
118,791	-	-	15,095	1	5	153	-	41
72,295	46,550	2,512	27,143	74	5	785	214	260
2,602,803	262,369	-	383,218	489	4½	3,260	1,144	1,616
64,760	-	-	9,982	57	5	300	-	93
352,448	5,500	20,192	41,389	3	4¾	340	227	180
192,367	-	-	54,495	3,123	4½	220	-	167
3,990,096	-	-	761,040	9,447	4½	9,995	-	5,695
129,991	-	-	37,172	1,810	4½	425	-	329
236,564	-	-	36,993	987	4¾	1,248	-	575
484,524	-	-	52,692	2,556	4⅛	691	-	226
2,052,566	270,422	49,657	311,267	2,049	4¼	2,381	171	766
240,597	-	-	32,998	4,285	4½	356	-	204
889,311	-	-	100,628	14,554	5	981	-	487
3,091	-	-	8,138	9,313	-	63	-	30
175,532	-	7,000	18,289	24	6¼	274	-	165
1,455,417	-	-	183,204	4,889	4⅞	962	-	558
83,793	-	1,520	30,934	98	5	234	-	123
16,323	-	-	1,356	305	4½	147	-	78
1,688,531	-	-	177,212	-	5	1,109	-	779
185,358	-	755	35,808	229	4	371	-	198
36,919	-	-	9,566	277	6	172	-	62
151,098	-	-	14,387	2,892	3½	281	-	125
328,809	-	-	38,289	1,218	4½	893	-	479
128,199	-	-	26,457	2	5	443	-	128
125,143	-	-	15,281	2,344	4	353	-	168
326,482	-	702	52,048	13,564	5	365	-	323
78,209	-	-	10,688	492	4¼	335	227	108

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WORCESTER							
C & K Employees . . .	358,132	-	38,388	11,381	-	-	407,901
Central Massachusetts Telephone Workers . . .	674,932	126,180	161,796	42,221	-	-	1,005,129
Craftsman . . .	36,048	-	18,127	4,654	-	-	58,829
John Bath Employees . . .	13,654	-	31,743	7,378	-	-	52,775
Jonsteel . . .	76,696	-	50,000	18,997	-	-	145,693
Morgan Employees . . .	6,646	-	45,076	7,079	-	-	58,801
Moulded Plastics . . .	4,023	-	6,249	6,366	-	-	16,638
Norton . . .	249,841	-	288,771	5,422	-	-	544,034
Rockwood Sprinkler Employees . . .	32,356	-	65,215	6,874	-	152	104,597
South Works . . .	1,118,563	-	90,975	93,547	83,076	1,447	1,387,608
U.S.E.-Worcester . . .	124,405	-	41,846	891	-	1,150	168,292
Washburn Employees . . .	9,385	-	47,394	159	-	73	57,011
Worcester Fire Department	142,476	-	616	9,227	-	-	152,319
Worcester Gas Light Employees . . .	136,615	-	8,271	6,122	-	-	151,008
Worcester Police Department . . .	88,053	-	37,843	3,817	-	-	129,713
Worcester Postal . . .	226,972	-	27,951	7,644	-	-	262,567
Worcester Public Works . . .	26,258	-	19,897	15,577	-	-	61,732
Worcester Thompson . . .	17,931	-	45,429	22,386	-	-	85,746
Worcester Wire Works Employees . . .	39,136	-	80,839	5,885	-	-	125,860

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
361,121	-	7,642	38,572	566	4½	1,000	-	656
804,734	-	-	200,387	8	5	1,428	-	798
49,337	-	-	9,492	-	5 2/5	141	-	66
43,554	-	-	8,366	855	4¼	122	-	43
108,769	-	-	35,398	1,526	4½	305	-	119
51,924	-	-	6,876	1	5¼	385	-	36
14,156	-	-	2,477	5	-	123	-	38
376,449	-	-	142,487	25,098	4	3,321	-	1,085
74,720	16,365	-	13,084	428	5	398	112	114
705,839	336,395	11,908	333,436	-	4	2,316	1,368	1,111
152,081	-	-	14,888	1,323	4¼	412	-	208
39,242	-	10,319	7,450	-	4 1/8	123	-	37
118,725	-	-	31,004	2,590	4	445	-	215
134,962	-	-	15,910	136	4	445	-	246
103,075	-	-	23,191	3,447	4¾	356	-	182
218,364	-	-	44,165	38	5½	1,203	-	692
55,870	-	-	5,859	3	5	323	-	186
75,586	-	-	9,503	657	6	234	-	72
102,171	-	-	23,385	304	8	268	-	72

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	436	438	PERCENTAGE OF TOTALS	
	June 30, 1965	June 30, 1964	June 30, 1965	June 30, 1964
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 72,735,475 00	\$ 61,604,107 68	23.34	22.15
Secured	60,320,508 22	53,162,353 99	19.36	19.12
F.H.A. Title I	4,216,394 36	3,620,947 24	1.35	1.30
Real estate loans:				
First mortgages	91,767,890 36	83,967,274 86	29.45	30.19
Real estate by foreclosure	92,296 58	79,733 75	.03	.03
Real estate in possession	23,730 22	29,516 98	—	.01
Investments:				
U.S. Government obligations, direct and fully guaranteed	11,073,709 60	11,448,776 55	3.55	4.12
Bonds	11,284,015 98	11,242,443 47	3.62	4.04
Bank stocks	7,436,345 93	5,714,112 83	2.39	2.06
Shares in co-operative banks	17,078,650 65	14,555,645 25	5.48	5.23
Shares in federal savings and loan asso- ciations	3,257,552 26	3,236,210 54	1.05	1.16
Shares in Central Credit Union Fund, Inc.	1,181,636 72	1,055,591 26	.38	.38
Deposits in Massachusetts Credit Union Share Insurance Corporation	1,574,484 42	1,172,208 60	.51	.42
Deposits in savings banks	17,324,887 08	15,521,519 54	5.56	5.58
Bank building	1,267,722 32	958,902 87	.41	.34
Leasehold improvements	97,262 79	71,299 45	.03	.03
Furniture and fixtures	877,061 26	834,371 32	.28	.30
Due from depository banks	8,191,337 41	8,614,416 04	2.63	3.10
Cash on hand	902,227 87	817,577 15	.29	.29
Other assets	896,349 28	421,128 67	.29	.15
TOTAL ASSETS	\$311,599,538 31	\$278,128,128 04	100.00	100.00
<i>Liabilities</i>				
Shares	\$261,512,525 00	\$231,736,944 7	83.93	83.32
Deposits	2,845,758 91	4,010,760 58	.91	1.44
Club accounts	2,861,875 91	2,637,513 38	.92	.95
Guaranty fund	20,651,653 17	19,018,989 80	6.63	6.84
Reserve fund	5,096,692 29	4,638,381 11	1.64	1.67
Undivided earnings	6,780,759 78	5,980,628 92	2.18	2.15
Net interim income	3,939,132 41	3,890,545 03	1.26	1.40
Notes payable	1,591,525 52	857,692 00	.51	.31
Due to mortgagors	571,315 26	460,408 37	.18	.17
Mortgagors' tax accounts	3,089,642 31	2,875,375 90	.99	1.03
Payroll deductions	840,659 87	523,470 00	.27	.19
Other liabilities	1,817,997 88	1,497,418 78	.58	.53
TOTAL LIABILITIES	\$311,599,538 31	\$278,128,128 04	100.00	100.00

STATEMENT NO. 2

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1965	Year Ending June 30, 1964
Number of members	460,915	447,794
Number of borrowers	221,665	211,222
Number of depositors	9,888	16,918

STATEMENT NO. 3

DIVIDENDS ON SHARES

NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1965	1964	1963	1962	1961	1960	1959
1	21	18	19	26	23	24	25
1½	—	—	—	1	—	—	2
2	1	—	—	—	1	2	1
2½	7	12	1	7	15	15	12
3	3	2	—	4	2	2	3
3½	4	2	1	1	3	5	11
4	—	2	1	—	1	—	2
4½	9	9	15	25	29	42	74
5	6	2	5	5	11	24	39
5½	10	19	19	35	48	74	72
6	3	4	7	32	44	33	22
6½	76	120	177	149	138	131	131
7	71	67	47	36	22	13	7
7½	108	87	77	56	40	36	17
8	24	21	10	6	6	4	2
8½	63	45	41	36	41	35	28
9	5	5	1	3	2	2	1
9½	8	6	8	8	7	4	2
10	4	—	—	—	—	—	—
10½	9	12	7	10	8	5	9
11	1	—	—	—	1	—	1
11½	—	1	—	—	—	—	—
12	—	1	—	—	—	1	—
12½	—	1	1	1	2	—	—
13	1	1	1	1	1	1	1
13½	2	—	1	2	1	1	1
14	—	1	—	—	—	—	—
Totals	436	438	439	444	446	454	464
Average rate	4.20	4.11	4.05	3.87	3.80	3.65	3.52

*Intermediate rates.

STATEMENT NO. 4

CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON

JUNE 30, 1965, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	7	\$ 5,843 39
4	584	1,710,332 65
4¼	9	63,472 93
4½	1,141	4,685,973 15
4¾	113	806,790 75
5	4,555	23,587,361 89
5⅛	23	209,156 90
5¼	1,194	9,982,152 86
5½	4,857	34,220,116 41
5¾	139	1,564,454 21
6	2,229	14,791,789 90
6¼	7	27,165 00
6½	5	32,765 74
6¾	1	4,500 00
7	9	67,348 83
8	2	8,665 75
TOTALS	14,875	\$91,767,890 36
Average rate		5.34%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1956 TO 1965, INCLUSIVE

YEAR	Assets							Total Assets
	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund
1956 .	479	\$33,445,816	\$ 93,285,041	\$389,519	\$15,391,394	\$ 37,156	\$ 572,339	—
1957 .	476	34,507,338	105,822,583	480,114	15,188,737	46,563	625,176	—
1958 .	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—
1959 .	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—
1960 .	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—
1961 .	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—
1962 .	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824
1963 .	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450
1964 .	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209
1965 .	436	51,397,997	229,040,268	877,061	26,418,452	116,027*	1,181,637	1,574,484

*Includes Real Estate in Possession.

YEAR	Liabilities							Total Liabilities
	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities
1956 .	479	\$114,487,955	\$10,833,275	\$ 8,605,574	\$5,248,354	\$2,020,145	\$ 346,274	\$1,682,295
1957 .	476	125,842,516	11,153,151	9,644,346	5,592,608	2,347,080	231,227	1,994,809
1958 .	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535
1959 .	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	346,750	2,598,531
1960 .	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	256,559	2,977,412
1961 .	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	203,200	3,232,114
1962 .	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166
1963 .	439	210,332,807	6,870,809	17,367,619	8,930,137	4,153,323	633,922	4,601,487
1964 .	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673
1965 .	436	261,512,525	5,707,635	20,651,653	10,719,892	5,096,692	1,591,526	6,319,615

CENTRAL CREDIT UNION FUND, INC.

462 Boylston Street, Boston

Incorporated May 12, 1932

Began business August 10, 1932

Elliot G. Wellington, *President*

Chester A. Caron, *Treasurer and Clerk of Corporation*

William Kavaney, *Vice President*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin Hirsch, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, Delmar A. Moorehouse, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, Mario G. Scanzio, Paul C. Theilig, Roland Tuck, Donald G. Walsh, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members	\$ 829,900 00	Shares	\$1,200,571 13
U.S. Government obligations, direct and fully guaranteed	640,400 17	Guaranty fund	17,400 00
Bonds	79,437 50	Reserve fund	1,500 00
Bank stocks	11,450 00	Undivided earnings	8,194 47
Shares in credit unions	21,546 09	Interim income	3,247 31
Deposits in savings banks	125,023 90	Notes payable	495,000 00
Cash in banks	21,187 37	Contingency fund	1,250 00
Interest receivable	1,998 50	Reserve for securities losses	3,780 62
	\$1,730,943 53		\$1,730,943 53

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*
Chester A. Caron, *Treasurer*

Charles M. Healey, Jr., *Vice President*
Paul C. Theilig, *Secretary*

Trustees: Chester A. Caron, Aaron Coburn, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Alfred A. LaRiviere, Theodore T. Mattus, Delmar A. Moorehouse, Maston Nelson, William Olson, John Svagzdys, Paul C. Theilig.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1965

Balance on hand, July 1, 1964	\$ 2,069 13
Premiums collected	74,828 86
Surrender credits collected	19,552 60
Administration charges collected	448 00
Overpayments	295 92
	<hr/>
	\$97,194 51
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$75,533 92
Policy surrenders paid	18,847 54
Treasurer's expense	260 00
Refund of overpayment	168 00
Other expense	82 45
	<hr/>
	\$94,891 91
	<hr/>
Balance on hand June 30, 1965	\$ 2,302 60

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester

Incorporated June 26, 1961.

Albert A. LaRiviere, *President*
 Joseph V. Forti, *Vice President*

William Kavaney, *Treasurer*
 John Svagzdys, *Clerk of Corporation*

Chester A. Caron, *Field Representative*

Board of Directors: Linus Allain, Louis Cashman, Carl Dentler, Arthur J. Deslauriers, Charles E. Driscoll,
 Richard N. Kenary, Valmore Tetreault, Paul C. Theilig, Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Personal loans	\$ 11,000 00	Insurance reserve	\$1,736,122 63
U.S. Government obligations, direct and fully guaranteed	895,543 75	Reserve fund	245,812 17
Bank stocks	129,481 47	Investment reserve	3,262 48
Shares in co-operative banks	330,000 00	Interim income	83,204 13
Shares in Federal Savings and Loan Association	50,000 00		
Shares in Central Credit Union Fund, Inc.	10,000 00		
Deposits in savings banks	450,000 00		
Furniture and fixtures	6,224 84		
Cash on hand	15,355 20		
Prepaid expense	796 15		
Certificate of deposit	170,000 00		
	<u><u>\$2,068,401 41</u></u>		<u><u>\$2,068,401 41</u></u>

Banking and Insurance
The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1965

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

MASSACHUSETTS
JUN 6 1888

STATE HOUSE, BOSTON

MASSACHUSETTS
JUN 6 1888

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 Causeway Street, Boston

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Chief Director of Bank Examinations

ARTHUR B. MALONE

*Deputy Commissioner of Banks
and
General Counsel*

JOHN P. CLAIR

Director of Savings Bank Examinations

GEORGE E. BONNEY

Assistant Director of Savings Bank Examinations

ALDEI C. BOURGEOIS

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
FEBRUARY 1, 1966

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1965, there were 179 such banks in active operation.

During the fiscal year ended October 31, 1965, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 9, 1963	December 14, 1964	Westfield Savings Bank	141 Elm Street, Westfield
January 10, 1964	May 24, 1965	Mechanics' Savings Bank, Holyoke	200 Main Street, Holyoke

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
October 1, 1964	October 31, 1964	Warren Institution for Savings	*52 Congress Street, Boston
December 9, 1963	May 4, 1965	The Provident Institution for Savings in the Town of Boston	Building D, Prudential Plaza, Boston
December 23, 1964	June 11, 1965	Ipswich Savings Bank	Intersection of Main and Central Streets, Rowley
—	July 14, 1965	Webster Five Cents Savings Bank	†343 Main Street, Oxford
April 6, 1965	September 23, 1965	Malden Savings Bank	Raymond's Village Shopping Center, Malden
November 6, 1964	October 2, 1965	Bass River Savings Bank	825 Main Street, Osterville
May 25, 1965	October 18, 1965	People's Savings Bank of Brockton	25 Westgate Mall, Brockton

*Result of merger
†Relocation

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1965

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
July 14, 1964	East Cambridge Savings Bank	1304-1322 Cambridge Street, Cambridge
(Originally given permission to open at 1309 Cambridge Street, Cambridge, on April 16, 1964. Subsequent permission for relocation as above.)		
August 24, 1964	The Provident Institution for Savings in the Town of Boston	25 State Street, Boston
December 17, 1964	Charlestown Savings Bank	126 High Street, Boston
January 7, 1965	Peoples Savings Bank, Holyoke	465 Pleasant Street, Holyoke
March 1, 1965	Amherst Savings Bank	Northwest corner of the intersection of Routes 9 & 47, Hadley
March 29, 1965	The Provident Institution for Savings in the Town of Boston	First Floor Mall, Charles River Plaza, at Cambridge and Blossom Streets, Boston
July 13, 1965	Suffolk Franklin Savings Bank	†18 Tremont Street, Boston
July 14, 1965	Cape Ann Savings Bank	Beach Street, easterly of the Boston and Maine Railroad station, Manchester
August 25, 1965	Taunton Savings Bank	Within or in the vicinity of the Raynham Shopping Center, Inc. on Route 44, Raynham
September 7, 1965	Natick Five Cents Savings Bank	Northwest corner of the intersection of Speen Street and Route 9, Natick
September 22, 1965	New Bedford Five Cents Savings Bank	At the corner of Acushnet Avenue and Dawson Street, New Bedford
October 5, 1965	Springfield Institution for Savings	†Northeasterly corner of Springfield and Walnut Streets, Agawam

†Relocation

As of the fiscal year ended October 31, 1965, 73 banks had been authorized to operate branch offices, and there were 153 branches in operation.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$9,432 million. During the fiscal year the assets increased approximately \$652 million, an increase of 7.43 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1961	\$6,975,623	\$473,648	7.28
1962	7,514,632	539,009	7.73
1963	8,072,894	558,262	7.43
1964	8,779,990	707,096	8.76
1965	9,432,073	652,083	7.43

Investments in all types of notes, bonds, etc., which savings banks are permitted to acquire have, in general, increased. U. S. Government holdings have increased approximately \$63 million, bank and fire insurance company approximately \$28 million and municipal obligations \$643 thousand. The total investment in other types of bonds decreased \$6 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1964, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$551 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$6,496 million and represent 68.87 per cent of total assets.

DEPOSITS

The deposit liability of the 179 savings banks at the close of business October 31, 1965, amounted to \$8,348 million and represented 3,542,221 accounts. The club deposit figure amounting to \$30 million is not included in the foregoing amount. During the fiscal year ended October 31, 1965, deposits increased in the amount of \$595 million which compares with an increase of \$620 million in the preceding year.

SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$780 million, or 9.31 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$37 million since the fiscal year ended October 31, 1964. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1965. Statement number 3 of this report is now headed "Dividend Rates," and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$329 million, which is an increase of \$30 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.8 million at the close of business October 31, 1965. No application for a loan has been received since prior to the year 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1965, this Fund insured the full amount of the deposits in 171 of the 179 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$69 million at the close of business October 31, 1965. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 31, 1965.

SAVINGS BANKS INVESTMENT FUND

Shares of beneficial interest outstanding grew to 26,839 a gain of nearly 20 per cent during 1965, while assets, at cost, of the Fund increased from \$28.4 million to \$35.7 million during the year, a gain of about 38 per cent. On October 31, 1965, market value of the Fund was \$47.9 million. Established by Chapter 283 of the Acts of 1945 as amended by Chapter 624 of the Acts of 1945, the Fund is of the open-end type and its shares as of October 31, 1965, were held by 89 savings banks, 3 life insurance departments and the Savings Banks Employees Retirement Association. Net asset value per share on October 31, 1965, was \$1,329.42 on a cost basis and \$1,784.58 on a market basis.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and seventy-one member banks plus seven associations. The total resources of this Association amounted to \$32 million at the close of business October 31, 1965.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1965

CHAPTER	AMENDMENT TO:	DESCRIPTION
42	G.L., C. 168, s. 41, par. 2	Limiting the total liabilities of certain partnerships, associations or corporations to a savings bank.
74	G.L., C. 168, s. 58, par. 1	Relative to the guaranty fund.
154	G.L., C. 167, s. 12	Further prohibiting unauthorized banking.
263	G.L., C. 167, s. 35(8), 38(7); C. 168, s. 51, 51(b)	Authorizing participation loans with domestic life insurance companies.
265	G.L., C. 168, s. 36, par. 8	Limiting the liabilities of one person on mortgage loans to a savings bank.
268	G.L., C. 168, s. 47, 48, 49	Allowing greater participation in certain equities.
310	G.L., C. 155, s. 3A	Authorizing public service corporations to deposit funds in savings banks.
705	G.L., C. 167, s. 51, 51(b)	Relative to participation loans insured by the federal housing administration.

The following two Acts became effective subsequent to October 31, 1965, the date of this annual report, but are included for the purpose of complete legislative reporting as of the time of the printing of this document.

810	G.L., C. 168, s. 37 G.L., C. 178, s. 9	Increasing personal loan limit from \$1,500 to \$3,500.
852	G.L., C. 168, s. 10, prov. 3	Prohibiting newly elected trustees or other officers from also serving as directors or officers of commercial banks

Regulations

The Commissioner of Banks promulgated no regulations relating to savings banks during the period beginning November 1, 1964, and ending October 31, 1965.

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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
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AND BRANCHES
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CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON**Abington Savings Bank**
533 Washington Street

Date of Incorporation, March 17, 1853

Charles A. Tarr <i>President</i>	John I. Maxwell <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Ralph S. Alden <i>Assistant Treasurer</i>

James E. Doughty
*Clerk of Corporation**Trustees*

R. S. Alden	D. H. Lynch
*D. J. Bone	J. I. Maxwell
*W. E. Browne	H. I. Perry
L. D. Chandler	*W. A. Robbins
†J. W. Dennis	*C. A. Robertson
†G. F. Garrity	C. A. Smith
R. W. Gates	*J. P. Smith
M. D. Haskins	*C. A. Tarr
L. A. Hathaway	†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
 Dividends are payable April 5 and October 5
 Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS**South Adams Savings Bank**
2 Center Street

Date of Incorporation, May 1, 1869

Charles F. Reid <i>President</i>	John J. Gallivan <i>Treasurer</i>
John J. Gallivan <i>Exec. Vice President</i>	Larena S. Potter <i>Assistant Treasurer</i>
George F. Boisvert Leo V. Willett <i>Vice Presidents</i>	Walter J. Donovan <i>Clerk of Corporation</i>

Trustees

*G. F. Boisvert	†B. P. Polak
W. J. Donovan	*C. F. Reid
J. J. Gallivan	H. M. Rice
†T. O. Harvey	*J. T. Satko
†W. H. Hoffman	*L. V. Willett
F. S. Lazarczyk	

Deposits go on interest first day of the month if made on or before the tenth day of the month
 Dividends are payable January 1 and July 1
 Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY**Provident Institution for Savings in the Towns of Salisbury and Amesbury**
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
David C. Bailey	Hugh A. Miller <i>Assistant Treasurer</i>
George L. Briggs, Jr.	Albert Leddy <i>Clerk of Corporation</i>
Clarence D. Roberts <i>Vice Presidents</i>	

Trustees

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	J. H. Panopoulos
†F. F. Calnan	*C. B. Peterson
*H. P. Gale	H. Rie
†W. A. Holbrook	*C. D. Roberts
A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of each month
 Dividends are payable April 25 and October 25
 Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST**Amherst Savings Bank**
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Robert McCarter <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin	H. David Cary
Scott H. Harvey <i>Vice Presidents</i>	Alexander Madenski <i>Assistant Treasurers</i>
Bruce G. Brown <i>Clerk of Corporation</i>	Robert McCarter <i>Chairman of Board</i>

Trustees

R. L. Bates	*R. McCarter
R. R. Blair	H. F. Page
B. G. Brown	*W. P. Rackliffe
K. D. Cuddeback	†A. D. Rhodes
W. S. Dakin	*T. E. Sullivan
†H. M. Elder	*F. A. Thompson
P. T. Ford	I. B. VanWert
R. P. Hadley	†W. L. Vincent
*G. D. Jones	T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month
 Dividends are payable January 1 and July 1
 Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER**The Andover Savings Bank**
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices**108 Main Street, North Andover**
5 Hampshire Street, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins
Gardner Sutton <i>Clerk of Corporation</i>	Lyman S. Appleton
	Dana W. Kingsley <i>Assistant Treasurers</i>

Trustees

*L. S. Appleton	J. M. Kemper
*T. A. Bridges	R. D. MacGowan
*W. E. Brimer	†E. C. Nichols
†L. S. Finger	*A. W. Reynolds
*B. S. Flagg	H. N. Stevens, Jr.
*R. M. Henderson	†G. Sutton

Deposits go on interest fifteenth day of each month
 Dividends are payable April 15 and October 15
 Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

ARLINGTON**Arlington Five Cents Savings Bank**

626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue, East Arlington

1300 Massachusetts Avenue, Arlington Heights

160 Great Road, Bedford

214 Cambridge Street, Burlington

Edward P. Clark
*President*Paul A. Cameron
*Treasurer*Gardner C. Porter
Arthur D. Saul, Jr.
Paul A. Cameron
*Vice Presidents*Raymond H. Fougere
George C. Henderson, Jr.
Alexander Malcomson, Jr.
Janet M. Pavliska
*Assistant Treasurers*Robert F. O'Brien
*Clerk of Corporation*Gardner C. Porter
*Chairman of Board***Trustees**

R. W. Baker	F. Keefe
M. W. Bradford	†W. C. McCarty
P. A. Cameron	R. F. O'Brien
*E. P. Clark	*G. C. Porter
J. B. Fox	G. J. Rossi
†H. M. Gott	*A. D. Saul, Jr.
†M. L. Hatch	*K. C. Streng
*W. F. Homer, Jr.	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

ATHOL**Athol Savings Bank**

444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd
*President*Arthur R. James
*Treasurer*James M. O'Laughlin
*Vice President*Leonard E. King
*Assistant Treasurer*George W. Grant
*Clerk of Corporation***Trustees**

R. Allison	A. R. James
W. Findlay	†P. P. Jerris
G. Grant	*J. M. O'Laughlin
†L. C. Grover	*S. A. Perekslis
R. R. Haven	*H. O. Robinson
*E. J. Herd	*A. S. Rose
†H. H. Higgins	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

AYER**North Middlesex Savings Bank**
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence
*President*Stanley H. Turner
*Treasurer*Robert H. J. Holden
Stephen W. Sabine
*Vice Presidents*George P. Koronis
Lawrence E. Small
*Assistant Treasurers*Edwin B. Coltin
*Clerk of Corporation***Trustees**

D. E. Boatman	R. J. O'Toole
E. B. Coltin	†A. L. Paulson
*S. F. Conant	*J. R. Pender
B. W. Drew	*S. W. Sabine
R. H. J. Holden	†W. L. Sheedy
R. U. Holden	*J. T. Sullivan
†F. Jahn	S. H. Turner
*C. A. P. Lawrence	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

BARRE**Barre Savings Bank**
Common Street

Date of Incorporation, May 1, 1869

F. William McQuestion
*President*John E. Maki
*Treasurer*Sherwood C. Case
Albert J. Regienus
*Vice Presidents*F. William McQuestion
*Chairman of Board*Irving M. Hale
*Clerk of Corporation***Trustees**

C. G. Allen, Jr.	J. E. Maki
*J. W. Britton	*F. W. McQuestion
G. P. Brown (Hon.)	*G. F. McQuestion
†P. T. Carroll	M. H. Paull (Hon.)
*S. C. Case	*A. J. Regienus
C. G. Connington, Sr.	G. W. Stone
†I. M. Hale	W. L. Wyatt (Hon.)
†E. C. Hutchinson	

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.

†Member of Auditing Committee.

BELMONT**Belmont Savings Bank**
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds <i>President</i>	William W. Arbuckle <i>Treasurer</i>
Hans A. Laaby	Dorothy G. Backman
August R. Meyer	Francis Harvey
Robert B. Pitcher	<i>Assistant Treasurers</i>
Edward C. Wilson <i>Vice Presidents</i>	A. Leavitt Taylor <i>Clerk of Corporation</i>

Trustees

†L. C. Anderson	*A. R. Meyer
W. W. Arbuckle	†C. B. Nickerson
G. Cushman	*R. B. Pitcher
W. J. Davidson	S. D. Robbins
V. L. Hennessy	†W. A. Schan
S. Horwitz	*S. L. Simonds
R. O. Howe	A. L. Taylor
C. Kendall	*E. C. Wilson
*H. A. Laaby	

Deposits go on interest fifteenth business day of each month
Dividends are payable 4th Monday of January and July
Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY**Beverly Savings Bank**
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	R. Wendell Dronsfield <i>Treasurer</i>
Thomas H. Bott, Jr. <i>Exec. Vice President</i>	Margaret P. Gulbrandsen
Curtland C. Brown	Sheldon R. Norwood
Abraham Glovsky	Clay G. Parmenter <i>Assistant Treasurers</i>
John C. Lovett	
Leroy D. Marston	Roy K. Patch <i>Clerk of Corporation</i>
Albert E. Parkhurst	
George R. Spear <i>Vice Presidents</i>	

Trustees

T. H. Bott, Jr.	*J. C. Lovett
*C. C. Brown	†R. O. Lunn
L. W. Cann	L. D. Marston
P. R. Clark	C. F. Nagel
†L. W. Davis	A. E. Parkhurst
R. W. Dronsfield	R. K. Patch
T. F. Fitzgibbon	*P. K. Rowe
*N. C. Foster	R. M. Silsby
A. Glovsky	*G. R. Spear
†P. T. Greenlaw	R. S. Stapledon
†J. B. Hill	W. C. Tannebring, Jr.
J. A. Kelly	†J. C. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, February 22, 1825

Branch Offices
77 Milk Street385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
441 Brookline Avenue**The Boston Five Cents Savings Bank Continued**2343 Washington Street
696 Centre Street, Jamaica Plain
1906 Centre Street, West Roxbury

Robert M. Morgan <i>President</i>	Richard B. Franklin <i>Treasurer</i>
G. Churchill Francis <i>Exec. Vice President</i>	Herbert P. Gray
Edwin J. Beck	S. Lyle Hall
Daniel L. Brown	John R. MacSwan
Robert T. Lawrence	Jack A. Marshall
Howard C. Nason	L. Walter Nelson
Charles H. Wood <i>Vice Presidents</i>	George H. Robinson
Fosdick P. Harrison <i>Clerk of Corporation</i>	Robert J. Spiller
	Clarence D. Wilson <i>Assistant Treasurers</i>

Trustees

B. Adams	*D. H. Howie
W. S. Ballard	C. Hunneman
*D. H. Bigelow	*V. C. Johnson
*M. G. Bolster	W. F. Keesler
R. F. Bradford	N. W. Kenney
*D. L. Brown	*R. M. Morgan
S. C. Brown	J. R. Morss
T. D. Cabot	W. F. Morton
F. J. Carey	D. R. Sargent
*A. L. Coburn, Jr.	E. W. Smith
†H. W. Cole	*J. J. Snyder
R. W. Cordingley	H. Stuetzer, Jr.
C. M. Cutler	†D. G. Sullivan
L. Dana	L. A. Sykes
J. A. Erickson	D. T. Trigg
A. P. Everts, Jr.	F. F. Vorenberg
A. G. Ferguson (Hon.)	E. Walcott
G. C. Francis	†R. P. Waters, Jr.
†T. B. Gannett	L. H. Weinstein
W. F. Goodale, Jr.	M. C. Wheeler
C. S. Hart	J. N. White
F. W. Hatch	R. G. Wiese
P. F. Hellmuth	†A. S. Wiedworth
R. R. Higgins	P. I. Wren

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

Brighton Five Cents Savings Bank

309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland Circle

Charles J. Kiley <i>President</i>	Edward T. Kiley <i>Treasurer</i>
Edward T. Kiley <i>Vice President</i>	Barry F. St. George <i>Assistant Treasurer</i>
George F. Cahill <i>Clerk of Corporation</i>	

Trustees

†K. H. Brock	*C. J. Kiley
J. H. Burke	E. T. Kiley
G. F. Cahill	E. J. King
H. G. Cawley	†J. J. Murphy
*N. J. Cuggino	*E. K. Pillsbury
K. Donovan	†J. W. Sullivan
*J. J. Droney	*A. J. Welch, Jr.
J. S. Kavanah	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws second Wednesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Charlestown Savings Bank

55 Summer Street

Date of Incorporation, April 7, 1854

Branch Offices

25 Union Street

1645 Tremont Street

1 Thompson Square, Charlestown

532 Commonwealth Avenue

1355 Washington Street

Norman F. Barrett
President

Wallace C. Baxter
Theodore L. Storer
Charles F. Whiting
John E. Wilkinson
Percy R. Ziegler
Vice Presidents

Florence M. Moody
Clerk of Corporation

John E. Wilkinson
Treasurer

Henry T. Andrews
Albion M. DeLong
Kenneth N. S. Ferguson
Oliver C. Peterson
Louise Seely
Walter O. Spofford
John E. Stewart
Robert H. Sulis
Horace W. Tibbetts
Carl H. Wiedemann
Assistant Treasurers

Trustees

*R. G. Babcock
*S. C. Badger
*N. F. Barrett
W. C. Baxter
G. W. Blackwood
W. G. Bowler
W. S. Brewster
†A. T. Buros
M. M. Cantor
R. C. Damon
†W. D. Duryea
P. Eiseman
J. Farley
R. B. Fowler
R. J. Gardner
E. V. Grabill
G. Hansen
J. P. Healey
E. Henderson, III
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
R. B. Johnson

M. J. Lorimer
A. Loring
J. W. Lowe
†C. F. Machen
H. B. McGuire
†O. S. Morrill
H. L. Niles
E. H. Perkins
J. J. Quinn
†D. L. Rhind
H. B. Shepard
H. W. Shumaker
*F. F. Stockwell
T. L. Storer
J. H. Sweeney
R. P. Tibolt
C. W. Trempf
F. L. Tucker
C. M. Werly
S. L. Whipple
C. F. Whiting
J. E. Wilkinson
*P. R. Ziegler

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15

Annual meeting date as provided for in By-Laws
third Thursday in November

Dorchester Savings Bank

572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

Branch Offices

1625 Blue Hill Avenue, Mattapan

569 Washington Street

Arthur F. Shaw, Jr.
President

Ralph Lowe, Jr.
Endicott Smith
Frederick C. Holland
Robert L. Clark
Vice Presidents

Robert L. Clark
Treasurer

Herbert S. French
Alton L. Horte
Alice C. Kenney
Louis H. Maurer
Assistant Treasurers

Linwood F. Gifford
Clerk of Corporation

Trustees

G. Y. Berry, Jr.
C. E. Borden
R. F. Chamberlain
R. L. Clark
C. F. Collins
E. A. Craig
*M. P. Ellis
†C. R. Erlandson
†W. R. Freeman
L. F. Gifford

B. S. Jackson
†R. P. Kenney
*R. Lowe, Jr.
J. C. Mahoney
D. W. Newcomb
*A. F. Shaw, Jr.
E. Smith
*R. E. Smith
A. V. Thompson
*C. L. Whittier

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15
Annual meeting date as provided for in By-Laws
second Wednesday in May

East Boston Savings Bank

10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

Branch Office

5 Bennington Street

William T. Vose
President

George E. Hodge
Stewart P. Lynch
Vice Presidents

J. Douglas Brown
Clerk of Corporation

Robert E. Turpin
Treasurer

C. Maxwell French
Richard P. Belcher
Charles R. Cranford
Assistant Treasurers

Trustees

*J. E. Bagley, Jr.
J. D. Brown
†P. A. Cervizzi
*C. E. Doane
G. W. Downie
*F. B. Duncan
W. H. Dykstra
J. Guarino
†H. A. Ham
*G. E. Hodge
T. E. Key
A. Loschi

†J. I. Lynch
*S. P. Lynch
R. H. McLaughlin
G. M. Morrison, Jr.
W. R. Morrison, Jr.
A. S. Pigeon
*G. Pigeon
R. E. Turpin
*W. T. Vose
R. E. Webb
A. F. Wilson
J. Woolley

Deposits go on interest fifteenth day of each month
Dividends are payable January 16, April 16, July 16
and October 16
Annual meeting date as provided for in By-Laws
Monday preceding fifteenth day of April

*Member of Board of Investment.

†Member of Auditing Committee.

Ellot Savings Bank

165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

Theodore S. Thompson <i>President</i>	P. Roland Hebert <i>Treasurer</i>
Laurence K. Hawkins	Leila M. Atwood
Richard S. Willis <i>Vice Presidents</i>	Charles P. Read <i>Assistant Treasurers</i>

Walter R. Meins
Clerk of Corporation

Trustees

*E. L. Bond	†W. R. Meins
H. E. Braconier	R. E. Mills
H. J. Chilton	†H. D. Norstrand
E. H. Eacker	*D. K. Packard
†B. H. Field	G. B. Rowlings
†R. C. Folsom	E. B. Smith
L. K. Hawkins	G. A. Stockemer
P. R. Hebert	M. G. Summers
*L. P. Hills	*T. S. Thompson
†D. C. Howlett	H. C. Ward
R. C. Hussey	*R. S. Willis
F. D. Littlefield	*W. Wright

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
first Tuesday in April

Grove Hall Savings Bank

455 Blue Hill Avenue (Roxbury District)

Date of Incorporation, January 30, 1914

Branch Office

1167-1175 Blue Hill Avenue, Dorchester

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins	Irving Adams
Irving Usen <i>Vice Presidents</i>	Percival A. Ames
Arnold S. Dane <i>Clerk of Corporation</i>	Joseph G. Hallett
	James T. Mulligan
	Josephine Spellman <i>Assistant Treasurers</i>

Trustees

G. Alpert	†M. Saxé
A. S. Beal	S. Schein
J. Cohen	A. Shactman
W. L. Collins	†B. G. Shapiro
A. S. Dane	H. Singer
*C. S. Elkind	A. M. Slater
*L. Endlar	S. L. Slosberg
L. Flax	A. G. Smith
*A. M. Ginzberg	B. Solomon
†H. S. Goldberg	I. Usen
E. S. Lebowich	J. Ware, Jr.
J. L. MacNeil	*D. Weisberg
J. G. Riesman	H. W. Whynot
*L. R. Rolde	

Deposits go on interest twentieth business day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws
Tuesday preceding the second Wednesday in April

The Hibernia Savings Bank

50 State Street

Date of Incorporation, May 21, 1912

Albert P. Hill <i>President</i>	James W. Conners <i>Treasurer</i>
Thomas A. Cronin	Natale Coraine
William F. Hickey <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Charles B. Carroll
Clerk of Corporation

Trustees

C. B. Carroll	J. W. Mahoney
J. W. Conners	*J. J. Maloney, Jr.
N. Coraine	†E. J. McDevitt
†J. J. Cotter	J. F. O'Connell, Jr.
*T. A. Cronin	†J. W. O'Connor
J. E. Downes, Jr.	J. Quincy
A. E. Haley	J. D. Riordan
W. F. Hickey	E. H. Roemer
*A. P. Hill	*W. H. Ryan
H. M. Hill	*P. P. Stuart
*J. J. Magee	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws
Tuesday preceding the second Wednesday of April

Home Savings Bank

69 Tremont Street

Date of Incorporation, March 17, 1869

Alton P. Cole <i>President</i>	Donald A. Pope <i>Treasurer</i>
John H. Guluzian <i>Exec. Vice President</i>	Christopher C. Winslow
James M. Rothwell	John P. Cooper
Edward Norris	Donald B. Emerson
Robert D. Miller <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	Evelyn F. Grace <i>Clerk of Corporation</i>

Trustees

†D. C. Arnold	W. A. W. Krebs
P. W. Atwood	L. H. Martin
*B. Bump	A. L. Miller
J. K. Butters	J. Preston
N. L. Cahners	J. F. Rich
*A. P. Cole	H. B. Richmond
*E. P. Currier	*J. M. Rothwell
†E. L. Francis	R. S. Shreve
L. S. Glidden, Jr.	C. L. Smith, Jr.
†J. Greenbaum	*C. M. Spencer
J. H. Guluzian	T. E. Stevenson
*G. R. Harding	*E. F. Tillson
W. G. Harding	R. Wengren

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws
third Wednesday of December

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Percy J. Peardon Edward P. Shaw <i>Vice Presidents</i>	Harlan R. Pinkham Assistant Treasurer
Ruth M. Sudbey <i>Clerk of Corporation</i>	Michael J. Dray <i>Chairman of Board</i>

Trustees

J. W. Agnew	G. F. Marden
†P. G. Douglas	*P. J. Peardon
*M. J. Dray	H. R. Pinkham
*R. Freeman	E. R. Pulsifer
*C. W. Hardy	D. T. Scott
W. B. Harlow (Hon.)	E. P. Shaw
*H. Heap, Jr.	†S. O. Swangren
A. L. MacDonald, Jr.	†G. W. Weddleton

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank

1111 Columbus Avenue

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	Donald B. Wallace <i>Treasurer</i>
John F. Murphy J. Frederick Clune Richard J. Condon Thomas W. Crosby Albert M. Moloney <i>Vice Presidents</i>	Henry Slide Assistant Treasurer Frank J. Glossa <i>Clerk of Corporation</i> Robert A. MacLellan <i>Chairman of Board</i>

Trustees

J. F. Bowers	J. W. Haley
G. I. Breen	J. W. Hennigan
*W. F. Carroll	R. H. Kelly
P. C. Cleary	†A. J. MacLellan
*J. F. Clune	*R. A. MacLellan
*J. P. Condon	T. F. Mahan
R. J. Condon	†J. F. McHale
R. J. Cotter, Jr.	A. M. Moloney
T. W. Crosby	*J. F. Murphy
F. A. Davis	†J. G. Murphy
W. T. Doyle	W. J. Sheils
*T. J. Flanagan	E. J. Vogel
F. J. Glossa	D. B. Wallace
D. C. Haley	F. A. York, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings
in the Town of Boston
36 Temple Place—30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices

90 Federal Street
Summer-Washington Subway
15 Plaza, Prudential Center

John S. Howe <i>President</i>	Kenneth B. McMullen <i>Treasurer</i>
Leonard P. Chamberlain <i>Exec. Vice President</i>	Bernice D. Parks Albert R. Johannesen Walter L. Bergman Dean P. Friberg Assistant Treasurers
Bernice D. Parks George G. Cleveland <i>Vice Presidents</i>	Edward L. Bigelow <i>Chairman of Board</i>
Wm. Arthur Dupee <i>Sec. of Corporation</i>	

Trustees

J. Q. Adams	J. S. Howe
O. K. Anderson	R. C. Jordan
*E. L. Bigelow	*R. Livermore, Jr.
E. L. Bigelow, Jr.	J. Lowell
D. C. Cave	*R. Lowell
L. P. Chamberlain	E. Lyne
J. L. Cooper	*F. S. Moseley, III
*C. E. Cotting	†G. Olmsted, Jr.
C. C. Cunningham, Jr.	E. H. Osgood
L. Curtis	A. H. Parker, Jr.
C. Devens	†R. F. Perkins
W. A. Dupee	H. L. Shattuck
B. K. Elliott	R. E. Slater
*D. Foster	L. P. Stack
*F. C. Gray	†J. O. Stubbs
M. Gray	*P. H. Theopold
J. Grew	D. C. Watson
*H. F. Hagemann, Jr.	O. Wolcott
B. M. Hall	S. H. Wolcott, Jr.
E. B. Hanify	

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws third Tuesday of December

South Boston Savings Bank
460 West Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Chandler Bigelow <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond Francis P. Hersey Alfred W. Archibald <i>Vice Presidents</i>	Irving L. Hobbs Edward G. Morse Dana L. Ruoff Assistant Treasurers
John M. Bleakie <i>Clerk of Corporation</i>	Chandler Bigelow <i>Chairman of Board</i>

Trustees

A. W. Archibald	*F. P. Hersey
C. Bigelow	E. H. Hommel
J. M. Bleakie	E. M. Kling
S. W. Blinstrub	J. F. Lanergan
*H. Bowen	L. H. Leary
†M. G. Chamberlin	*F. G. Neal
R. Cutler	*G. M. Pond
*F. Deane	R. E. Seeger
†A. L. Doggett	†A. O. Shallna
F. E. Douglas	M. I. Stone
J. Fine	*S. A. Weld
H. Gambrill, Jr.	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of Incorporation, March 7, 1833

Branch Offices
1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
607 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale

Joseph H. Bacheller, Jr. <i>President</i>	Cora I. Blanchard
Edward M. Kehoe <i>Vice President</i>	John M. George
Herbert W. Gray, Jr. <i>Treasurer</i>	Douglas H. Smith
U. Haskell Crocker <i>Clerk of Corporation</i>	Robert E. Snow
	Albert A. Osterberg
	Robert D. West
	<i>Assistant Treasurers</i>
	Maynard L. Harris
	<i>Chairman of Board</i>

Trustees

†F. W. Andres	*M. L. Harris
†H. H. Ayer	E. Henderson
*J. H. Bacheller, Jr.	L. T. Hill
A. G. Barry	G. Howland
T. P. Beal	A. B. Hunt
G. W. Blakeley, Jr.	C. Hutchins
H. Bourneuf	K. L. Isaacs
E. D. Brooks (Hon.)	E. M. Kehoe
E. D. Brooks, Jr.	R. W. Lawson
L. W. Cabot	A. P. Loring
*R. P. Chapman	R. H. Lovell
U. H. Crocker	*J. W. Lund
L. F. Daley	J. B. McIntosh
L. B. Damon	*H. H. Meyer
C. C. Dasey	A. O'Keeffe (Hon.)
W. R. Driver, Jr.	J. W. Olmsted
R. J. Eaton (Hon.)	M. E. Pierce
R. G. Emerson (Hon.)	W. L. Pierce
J. T. Fallon	J. E. Rogerson
D. Falvey	*W. B. Snow
†J. G. Flint	Q. W. Wales
E. W. Gammons	S. Weeks, Jr.
J. F. Gerrity	A. Wheeler
F. T. Hammond, Jr.	W. W. Wolbach
†J. B. Harriman	*H. A. Wood, Jr.

Deposits go on interest tenth day of each month
Dividends are payable monthly on the 10th day of each month
Annual meeting date as provided for in By-Laws third Tuesday in December

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 11, 1865

Branch Offices
216 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan <i>President</i>	William H. Wragg <i>Treasurer</i>
Thomas J. McHugh	Robert W. Clifford
John C. Morrison <i>Vice Presidents</i>	Joseph G. Edwards
Ruth E. Manning <i>Clerk of Corporation</i>	Veronica E. Fitzgerald
	Herbert V. Gearty
	<i>Assistant Treasurers</i>

Trustees

*J. I. Ahern	*A. J. Kelly
J. K. Benson	W. C. Kendrick
J. C. Bothwell, Jr.	E. H. Lane
†J. K. Bottomley	W. E. Mackey
*F. B. Brennan	*T. J. McHugh
E. A. Brest	*A. C. McMenimen
F. A. Carlson	*J. C. Morrison
F. P. Carolan	F. J. Muldoon
E. Catlin, Jr.	†T. L. O'Connor
E. B. Crowley	*E. J. O'Neil, Jr.
J. F. Fitzgerald	W. J. O'Sullivan
W. J. Fitzgerald	L. H. Parks
F. G. Fitzpatrick (Hon.)	R. D. Patterson
†T. J. Galligan, Jr.	J. V. Quinlan
W. J. Gillis	H. H. Scott
W. J. Hagerty	J. A. Walsh
J. J. Halloran	W. H. Wragg
T. M. Joyce	

Deposits go on interest tenth day of each month
Dividends are payable January 20, April 20, July 20 and October 20
Annual meeting date as provided for in By-Laws April ninth

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices
52 Congress Street
North Station Concourse
South Station Concourse

Archibald Dresser <i>President</i>	Albert E. Pfefferle <i>Treasurer</i>
John P. Carr	Henry G. Hedquist
Albert E. Pfefferle <i>Vice Presidents</i>	Johan G. W. Holmberg
Winifred H. Nash <i>Clerk of Corporation</i>	Ainslie L. MacPhail
	Louis W. Sheppard
	<i>Assistant Treasurers</i>

Archibald Dresser
Chairman of Board

Trustees

H. R. Bartlett	†A. B. Gowing
C. W. Blood	J. F. Hunnewell
F. H. Burr	*J. A. Jeffries
J. P. Carr	C. Kenny
†T. Chase	J. F. McManmon
*D. L. Currier	T. Motley
*A. Dresser	A. E. Pfefferle
B. A. Druker	*B. C. Tower
*J. H. Eaton, Jr.	*W. B. Tyler
B. T. Fawcett	G. Wallace
*P. W. Fitzpatrick	†J. N. Worcester

Deposits go on interest tenth day of each month
Dividends are payable on or before the 20th day of January, April, July and October
Annual meeting date as provided for in By-Laws fifth day of January

*Member of Board of Investment.
†Member of Auditing Committee.

Willey Savings Bank**22 Boylston Street**

Date of Incorporation, March 18, 1892

Leone V. Gould
*President*Aubrey C. Trethewey
Charles E. Gibson
Verdie A. Dodds
*Vice Presidents*Lewis S. Burns
*Clerk of Corporation*Emanuel H. Sanders
*Treasurer*Bradbury H. Huff
William J. Collins
Assistant Treasurers
Arthur S. Roe
*Chairman of Board**Trustees*L. S. Burns
V. A. Dodds
E. A. Farnum
S. Fernald
†R. FitzGerald
*C. E. Gibson
*D. C. Goss
*L. V. Gould
J. M. Haffenreffer
R. A. Hall†R. S. Hamilton
S. W. Howe
†E. C. Keating
*A. S. Roe
D. B. Ruggles
E. H. Sanders
G. P. Towle
*A. C. Trethewey
T. F. Tuttle
D. W. VoseDeposits go on interest fifteenth day of each month
if made on or before the twenty-fourth day of
the month

Dividends are payable May 25 and November 25

Annual meeting date as provided for in By-Laws
May fifteenth**BRAINTREE****The Braintree Savings Bank****865 Washington Street
(South Braintree District)**

Date of Incorporation, March 21, 1870

Norton P. Potter
*President*Ernest T. Fulton
Mortimer N. Peck
Carroll D. Welch
*Vice Presidents*Robert P. Gray
*Treasurer*John M. Burchell
*Assistant Treasurer**Trustees*H. J. Albee
G. W. Bryant
*E. T. Fulton
R. P. Gray
H. B. Hollis
D. K. Norris
*M. N. Peck*N. P. Potter
†J. H. Swift, Jr.
†R. W. Sullivan
J. T. Trefry, Jr.
*C. D. Welch
†W. E. Westman
*H. C. WhiteDeposits go on interest first day of the month if
made on or before the tenth day of the monthDividends are payable January 1, April 1, July 1
and October 1Annual meeting date as provided for in By-Laws
third Tuesday in April**BRIDGEWATER****Bridgewater Savings Bank****14 Main Street**

Date of Incorporation, March 19, 1872

Branch Office**12 West Center Street, West Bridgewater**Alfred T. Wells
*President*Orran D. Libby
*Vice President*Paul Huffington
*Clerk of Corporation*Frank W. Burrill
*Treasurer*Ralph A. Hopkins
*Assistant Treasurer*Wayne E. Clark
*Chairman of Board**Trustees*A. W. Ahlborg
R. G. Barker
F. W. Burrill
R. G. Clark, Jr.
*W. E. Clark
*H. G. Daiker
†H. M. Estabrook, Jr.
*C. A. Freeman
P. Huffington
*J. W. Johnson
E. M. Keith†J. E. Keith
†J. J. Kent
*O. D. Libby
R. A. McNeeland
C. P. Resevick
E. W. Rice
F. Sanborn
†H. A. Sarkisian
J. A. Shockley
*A. T. WellsDeposits go on interest first business day of the
month if made on or before the tenth day of the
monthDividends are payable last business day of April
and OctoberAnnual meeting date as provided for in By-Laws
first Monday in April**BROCKTON****Brockton Savings Bank****1 North Main Street**

Date of Incorporation, March 3, 1881

Branch Offices**443 Belmont Street
589 Centre Street**Harold S. Crocker
*President*Harry E. Adams, Jr.
*Exec. Vice President*Joseph W. Keith
*Vice President*John A. Eaton, Jr.
*Clerk of Corporation*Harry E. Adams, Jr.
*Treasurer*Michael E. Tumonis
*Vice Treasurer*Frederick J. Roche
Walter R. LendhAndrew W. Carter
*Assistant Treasurers**Trustees*H. E. Adams, Jr.
H. A. Baynes
*H. S. Crocker
†S. W. Davis
A. C. Doyle
J. A. Eaton, Jr.
B. C. Forsberg
G. O. Jenkins
G. E. Keith
*J. W. KeithA. L. Lane
*F. B. Linehan
*A. D. Matarese
M. B. Norcross (Hon.)
E. H. O'Neill
†P. W. Prouty
†K. E. Sampson
*H. W. Sprague
H. L. TaylorDeposits go on interest fifteenth day of the month
if made on or before the twenty-fourth day of the
month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
first Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

Branch Office
25 Westgate Mall

George I. Crowell <i>President</i>	Deane R. MacKenzie <i>Treasurer</i>
Franklin H. Whitney <i>Exec. Vice President</i>	George W. Cranford, Jr. Richard L. Drew Carleton G. Smith Robert E. Swanson <i>Assistant Treasurers</i>
Herbert C. Low Roger Keith <i>Vice Presidents</i>	
William A. Ingram <i>Clerk of Corporation</i>	

Trustees

J. M. Berglund	H. C. Low
*F. E. Burgess	†L. C. Lyda
*G. I. Crowell	D. R. MacKenzie
W. E. Doyle	*A. F. Phillips
W. A. Ingram	†F. W. Pope
*R. Keith	R. J. Potvin
†R. M. Keith	*R. C. Reed
W. E. Keith	J. R. Wheatley
P. H. Leavitt	F. H. Whitney

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1
Annual meeting date as provided for in By-Laws second Monday in January

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
Franklin T. Pfaelzer, Jr. Frederick T. Pratt J. Warren Vedder, Jr. Adrian E. Bessey <i>Vice Presidents</i>	J. Stanley Lee J. Warren Vedder, Jr. Earl C. Rogers Percy S. Hardy Georgina S. Reeser <i>Assistant Treasurers</i>
Henry D. White <i>Clerk of Corporation</i>	H. S. Payson Rowe <i>Chairman of Board</i>

Trustees

†H. G. Bradlee, Jr.	*F. T. Pfaelzer, Jr.
W. A. Burnham	*F. T. Pratt
P. Dean	R. W. Pratt
F. S. Deland, Jr.	E. W. Rogers
*R. I. Hunneman	*H. S. P. Rowe
*J. H. Magee	*A. W. Soule
*R. B. Miner	J. W. Vedder, Jr.
†H. H. Newell	†H. D. White
C. A. Newhall	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	John P. Derby <i>Treasurer</i>
Stuart Shaffer <i>Exec. Vice President</i>	James P. Butler Gilmore B. Creelman, Jr. Louis A. Dussault <i>Assistant Treasurers</i>
Henry W. Durant <i>Vice President</i>	
Marcus Morton <i>Clerk of Corporation</i>	

Trustees

†F. Adams	J. H. Dyer
F. T. Baldwin	V. R. Herterick
*R. Baldwin	*A. S. Hill
T. R. Beal	S. H. Lawton
*G. H. Beever	†J. Lintner
A. H. Brooks, Jr.	A. Morrison
†J. G. Cushman	M. Morton
R. A. Dow	E. W. Sexton
A. Drinkwater	S. Shaffer
*R. P. Dudley	K. Upton
*H. W. Durant	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Stanley L. Brown <i>President</i>	Raymond J. Adams <i>Treasurer</i>
Joseph Guiney William T. Livingston Leslie C. Read John W. Wood George A. Yule <i>Vice Presidents</i>	John P. Geishecker <i>Vice Treasurer</i> Doris A. Johnson George E. Wilson <i>Assistant Treasurers</i>
Albert F. White <i>Clerk of Corporation</i>	Robert F. Nutting <i>Chairman of Board</i>

Trustees

C. T. Abbott	J. W. Powers
E. L. Bennett	*L. C. Read
†B. H. Bowden	†N. B. Ricker
H. G. Bradlee	E. I. Snider
*S. L. Brown	D. Spencer
*P. R. Corcoran	R. Tonon
†W. P. Dole	J. O. Welch
*J. Guiney	A. F. White
R. D. Muzzy	C. P. Whitlock
*R. F. Nutting	J. W. Wood

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws third Wednesday in December

*Member of Board of Investment.
†Member of Auditing Committee.

East Cambridge Savings Bank**292 Cambridge Street****Date of Incorporation, April 29, 1854**

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig <i>Vice Presidents</i>	Ralph G. Burstad
	Charles B. Cutter <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	

Trustees

T. E. Ahern	R. R. DeGuglielmo
E. S. Black	†R. W. Fawcett
N. S. Blanchard	*J. F. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
O. D. Clark	R. A. Sheffield
†R. F. Clark	†L. O. Simonds
*W. C. Craig	*J. Thomson, Jr.
C. B. Cutter	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws fourth Monday of November

North Avenue Savings Bank**1960 Massachusetts Avenue****Date of Incorporation, March 7, 1872**

Lauriat Lane <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Arthur W. Emerson <i>Exec. Vice President</i>	Harold M. Cook
Frederick H. Nickels <i>Vice President</i>	Ralph R. Forsman
	William F. Askin, Jr.
	Kenneth Holland <i>Assistant Treasurers</i>
Francis W. K. Smith <i>Clerk of Corporation</i>	Ralph F. George <i>Chairman of Board</i>

Trustees

J. B. Ames	H. G. Gerrish
H. W. Atkinson	*T. F. Gibson
G. Bailey	*L. Lane
P. Belliveau	†J. A. Lunn
*R. E. Bennink	*F. H. Nickels
J. F. Blackman	*J. W. Norris
F. H. Davis	D. P. Noyes
C. de Rham, Jr.	†G. M. Olive
†J. M. Dry	F. W. K. Smith
O. C. Eckel	J. H. Walsh
A. W. Emerson	W. J. Wauters (Hon.)
†F. J. England	D. B. Wilson
*R. F. George	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Wednesday in June

CANTON**The Canton Institution for Savings**
557 Washington Street**Date of Incorporation, March 4, 1835**

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
Paul Revere	Joseph F. Ronayne <i>Assistant Treasurer</i>
George M. Mansfield <i>Vice Presidents</i>	
Charles F. Leary <i>Clerk of Corporation</i>	

Trustees

†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper, Jr.	C. W. Pinkham
*C. K. Endicott	†V. Pozzo
*F. L. Ervin	*P. Revere
*J. E. Fish	R. T. Seavey
R. C. Jackson	J. C. Sullivan
J. L. Keeling	*R. W. Wetherbee
C. F. Leary	*R. Williams, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA**Chelsea Savings Bank****267 Broadway****Date of Incorporation, April 28, 1854****Branch Office****10 Pleasant Street, Revere**

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
William C. Andrew <i>Exec. Vice President</i>	Donald R. Stormont
William M. Beal	Henry D. Alpers
Sidney M. Kensinger	Alfred R. Dugan
Donald R. Stormont	Edwin C. Gardner
Edward P. Wells <i>Vice Presidents</i>	Elizabeth A. Geary <i>Assistant Treasurers</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	Ichabod F. Atwood <i>Chairman of Board</i>

Trustees

W. C. Andrew	W. L. Martin
*I. F. Atwood	W. J. Murdock, Jr.
W. M. Beal	F. L. Patton
A. J. Bowker	C. D. Rockwell
†W. J. Creedon	R. O. Rockwell
*W. S. Cuthbertson	F. J. Ryan
†H. W. Dingwell	*G. W. Shepherd
†P. D. Duncan	I. W. Slade
*W. W. Dykeman	*S. A. Smith
W. R. Holmes	D. R. Stormont
F. A. Johnson	J. E. Stormont
*S. M. Kensinger	*E. P. Wells
B. R. Kiernan	S. B. Whittaker
F. J. Lane	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in May

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank
435 Broadway

Date of Incorporation, February 27, 1890

Herbert C. Corliss <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Alton B. Atwood	C. Muriel Nickerson
C. Muriel Nickerson	Paul D. Carlberg
Peter B. Seamans <i>Vice Presidents</i>	Assistant Treasurers
	Robert C. Seamans <i>Chairman of Board</i>

Frederick J. Sullivan
Clerk of Corporation

Trustees

*A. B. Atwood	C. M. Nickerson
C. N. Atwood	A. Salter
J. Bailen	†D. C. Seamans
H. R. Browne	*P. B. Seamans
†W. M. Bush	*R. C. Seamans
*H. C. Corliss	K. M. Smith
H. W. Frost	F. J. Sullivan
S. J. Leonard	*J. F. Tierney
A. J. Leone	*J. F. Tierney, Jr.
E. J. McCarthy	E. S. Wozniak
†D. J. McCarty	

Deposits go on interest twentieth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

CHICOPEE

Chicopee Savings Bank
36 Center Street

Date of Incorporation, February 27, 1845

Branch Office

794 Memorial Drive, Chicopee Falls

(Office vacant) <i>President</i>	Stephen A. Zajchowski <i>Treasurer</i>
Ernest R. Lavigne	Leonard W. Hillert
Edward F. McDonnell	George D. Ouimette
Addison C. Morse	Albert H. Roy
Stanislaw Sitarz <i>Vice Presidents</i>	Assistant Treasurers

Richard G. Mosher
Clerk of Corporation

Trustees

E. W. Beauchamp	*E. F. McDonnell
D. F. Cauty	*A. C. Morse
P. H. D'Amour	R. G. Mosher
†E. R. Dupuis	†G. C. Murphy
*R. E. Fontaine	J. B. Peltz
B. A. Galuszka	E. J. Pryzbyla
†R. W. Gelinas	E. A. Roy
J. M. Grise, Jr.	*W. W. Sample
H. J. Kulig	S. Sitarz
*E. R. Lavigne	S. A. Zajchowski

Deposits go on interest first day of the month i made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Monday of January

Chicopee Falls Savings Bank
91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

Branch Office

1577 Memorial Drive, Fairview District

G. Noble Davidson <i>President</i>	James P. Dout <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	George F. Cliche
Lawrence R. Flint <i>Vice President</i>	Neil W. Marshall
	Walter I. Sergienko <i>Assistant Treasurers</i>

Eugene J. O'Neil
Clerk of Corporation

Trustees

A. Balthazar	†A. E. Gelinas
†R. E. Blank	*S. B. King
*G. N. Davidson	E. J. O'Neil
J. A. Deslauriers	†F. A. Rothery
J. L. Fitzpatrick	*W. J. Strycharz
*R. W. Fleury	L. C. Taylor
*L. R. Flint	E. J. Ziemba

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Thursday after first Monday in December

CLINTON

Clinton Savings Bank
200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	James H. Wiesman <i>Treasurer</i>
Edward F. Gibbons	James P. Durkin
Douglas J. Hayes <i>Vice Presidents</i>	Assistant Treasurers

John J. Philbin
Clerk of Corporation

Trustees

D. W. Carruth	*D. J. Hayes
N. S. Coldwell	*A. Kuettner
W. P. Constantino	W. T. Normandin(Hon.)
*A. J. Friedrich	J. J. Philbin
†E. P. Gannon	†H. L. Robichaud
†P. A. Garofoli	G. J. Sesia
*E. F. Gibbons	F. O. Vorspohl
*J. D. Hamilton	J. H. Wiesman

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

COHASSET

Cohasset Savings Bank
13 Elm Street

Date of Incorporation, February 28, 1845

John Bates
President

Donald E. Bates
Treasurer

John Dean
Vice President

Margaret M. Mulcahy
Assistant Treasurer

T. Frederick Mulcahy
Clerk of Corporation

Trustees

D. E. Bates
*J. Bates
*T. Bates
†D. S. Campbell
*J. H. Dean
H. T. Gleason
P. T. Litchfield
T. F. Mulcahy

†A. F. Petersen
W. E. Poland
*M. B. Pratt
R. E. Sherbrooke
†W. C. Swift
R. T. Wetzler
*W. C. Wheelwright

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6
Annual meeting date as provided for in By-Laws
second Monday in January

CONCORD

The Middlesex Institution for Savings
46 Main Street

Date of Incorporation, March 4, 1835

Branch Office

315 Main Street, Acton

James R. Mercer, Jr.
President

John C. Collins
Treasurer

Thomas Flint
Whitney S. Smith
Vice Presidents

Whitney S. Smith
H. Bradford Sturtevant,
III

Charles D. MacPherson
Clerk of Corporation

Assistant Treasurers

Trustees

*S. Buttrick
G. W. Clark
J. C. Collins
R. Crafts
J. M. Eaton, Jr.
*T. Flint
*T. R. Huckins
P. Jewell, Jr.
F. R. Johnson
G. H. Kidder
†W. L. Kingman

†W. D. Locke
*F. H. Lovejoy
C. D. MacPherson
*J. R. Mercer, Jr.
E. S. Newbury, Jr.
R. J. Rodday
F. W. Smith
W. S. Smith
*E. K. True
†G. Wells

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws
second Tuesday in June

CONWAY

Conway Savings Bank
Main Street

Date of Incorporation, March 10, 1887

Ralph G. Lilly
President

Alice M. Allis
Treasurer

C. Sumner Boyden
Raymond S. Totman
Vice Presidents

Clarence W. Boyden
Clerk of Corporation

Trustees

*R. A. Anderson
*C. S. Boyden
C. W. Boyden
†L. W. Graves
R. G. Hassell
T. A. Herlihy
†G. B. Hosley
T. C. Kelleher

L. W. Lagoy
*D. W. Lilly
*R. G. Lilly
R. L. Roberts
W. O. Seibert
*R. S. Totman
†R. P. Youngquist

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws
last Saturday in April

DANVERS

Danvers Savings Bank
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray
President

Everett A. Needham
Treasurer

Ralph H. Gaskill
Harold K. Parker
Donald R. Pope
Raymond S. Roberts
Vice Presidents

Grace L. Kirby
William H. Price, Jr.
Assistant Treasurers
Napier B. Caldwell
Clerk of Corporation

Trustees

N. B. Caldwell
†C. V. Clement, Jr.
J. H. Coffin
†G. T. Creese
C. Elliott
C. E. Elliott
*R. H. Gaskill
A. Hutchinson
F. H. Kirby

D. Lockwood (Hon.)
*F. D. MacDonald
*C. F. Murray
H. K. Parker
*D. R. Pope
*R. S. Roberts
C. S. Tapley
†C. T. Whittaker
J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
third Wednesday in November

DEDHAM

Dedham Institution for Savings
603 High Street

Date of Incorporation, March 19, 1831

Branch Offices

741 Providence Pike

673 High Street, Westwood

Robert F. Clark
President

Daniel J. Savage
Treasurer

Frank W. Crocker
Vice President

Roland E. Reid
John D. Lund

Wlfrid N. Day
Clerk of Corporation

James I. Schock
Assistant Treasurers

Waldo C. Hodgdon
Chairman of Board

Trustees

R. Bancroft
C. W. Bartlett
*R. F. Clark
F. W. Crocker
W. N. Day
†J. Dwinell
*B. Fisher
†P. Grant
D. S. Gregory

*N. L. Harris
W. P. Hersey
*W. C. Hodgdon
†A. Hollingsworth
†T. E. Jansen, Jr.
G. C. Lee
*A. T. Lyman
W. J. Ripley, Jr.
*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws
second Thursday of April

EAST BRIDGEWATER**East Bridgewater Savings Bank**
29 Bedford Street

Date of Incorporation, March 8, 1870

Branch Office**1 Mattakeesett Street, Pembroke**

Joseph M. Chandler <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Arthur R. Bradstreet <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

Trustees

*J. M. Chandler	H. W. Kerr
†W. M. Clark	†J. C. King
*F. W. Cousins	H. W. Kingman
H. A. Fraser	K. S. Nordin
B. F. Goss	*E. W. Nutter
R. H. Hall	*F. E. Parris
K. G. Henrich	G. A. Ridder
*F. N. Houghton	†A. C. Swanson
R. H. Keith	P. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON**Easthampton Savings Bank**
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Philip A. Reed <i>Treasurer</i>
Edward T. O'Brien <i>Vice President</i>	Traugott J. Wodicka Robert L. Mullaly Agnes R. McLean <i>Assistant Treasurers</i>
William M. Fiske <i>Clerk of Corporation</i>	Howard E. Fasser <i>Chairman of Board</i>

Trustees

*A. I. Cartledge	*E. T. O'Brien
P. J. Clapp	T. E. Parsons
†W. J. Czelusniak	*J. S. Rapalus
*H. E. Fasser	*W. E. Riedel
W. M. Fiske	T. J. Scanlon
H. A. Goldberg	P. Stevens
†W. F. Kelsey	R. F. Ulm
†J. T. Lagowski	T. Zavorski
J. J. Moriarty, Jr.	

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON**North Easton Savings Bank**
68 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr Roger A. McNamara <i>Vice Presidents</i>	Douglas D. Porter <i>Assistant Treasurer</i>
Elmer L. Randall <i>Clerk of Corporation</i>	John S. Ames, Jr. <i>Chairman of Board</i>

Trustees

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	†N. B. Morse
H. E. Boone	A. Pires
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	*S. F. Rice
A. D. Johnson	H. C. Thomas
†T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in January

EDGARTOWN**Dukes County Savings Bank**
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Edward E. Mayhew, Jr. <i>Treasurer</i>
Henry Corey Robert M. Love DeWolf C. Thompson <i>Vice Presidents</i>	Catherine S. Gay <i>Assistant Treasurer</i>
	Fred H. Chirgwin <i>Clerk of Corporation</i>

Trustees

†J. F. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	*W. B. Norton
*E. E. Cushman	*J. W. Osborn
*F. S. Duarte	D. C. Thompson
A. Hall	*E. G. Tyra
†R. M. Love	E. W. Vincent

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of November

EVERETT**Everett Savings Bank**
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Willard C. Lombard <i>Vice President</i>	Robert M. Price Harry E. Hall <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

Trustees

*E. H. Ahlin	W. C. Lyford
*H. Beats	H. L. Macaulay
†J. S. Beats	†H. K. Macdonald
*S. R. Gardiner	*R. K. Manning
C. A. Herne	R. K. Manning, Jr.
A. L. Holmes	†G. F. McKinnon
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. P. Lombard	F. E. Woodward

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday of April

*Member of Board of Investment.

†Member of Auditing Committee.

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood
Robert E. Browne <i>Clerk of Corporation</i>	Richard H. Carpenter
	George R. Graves <i>Assistant Treasurers</i>
	John H. Seaman <i>Chairman of Board</i>

Trustees

E. G. Braley	†E. A. Hayward
R. E. Browne	E. A. Holden
O. B. Carpenter	*L. B. Maxfield
R. H. Carpenter	†L. W. Morton
R. A. Covill	*J. H. Seaman
*H. A. Darwin	*C. H. Sisson
H. Fell	W. Tallman
*R. W. Foster	T. E. Underwood
†G. A. Greene	R. B. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

Annual meeting date as provided for in By-Laws second Monday in January

FALL RIVER

The Citizens' Savings Bank
4 South Main Street

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
Thomas J. Hudner	John W. Borden
John M. Parker <i>Vice Presidents</i>	James W. Spence, Jr. <i>Assistant Treasurers</i>
Warren A. Parmenter <i>Clerk of Corporation</i>	William E. Crowther <i>Chairman of Board</i>

Trustees

A. L. Audet, Jr.	*T. J. Hudner
*R. C. Bigelow	R. L. LaVault
*G. W. Bliss	D. S. Owler
W. A. Brown, Jr.	J. M. Parker
*L. Burchard	W. A. Parmenter
†T. R. Burrell, III	W. Prescott
O. M. Cherry (Hon.)	M. R. Silva
*J. H. Collins	F. E. Sullivan
*W. E. Crowther	†N. F. Thompson
H. Gottlieb	*H. T. Walker
W. P. Grant	

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable 2nd Monday of June and December

Annual meeting date as provided for in By-Laws second Monday of June

Fall River Savings Bank
141 North Main Street

Date of Incorporation, March 11, 1828

Branch Office
873 County Street, Somerset

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
Edward Brayton <i>Vice President</i>	Leslie H. King
George M. Jackson <i>Clerk of Corporation</i>	Bruce A. Boudakian <i>Assistant Treasurers</i>
	Edward Brayton <i>Chairman of Board</i>

Trustees

*W. Birkett	W. G. Heath
C. D. Boardman	G. M. Jackson
*E. Brayton	*G. E. Kay
†L. S. Brayton	L. Mendes
A. J. Bridgeman	C. R. Murray
J. E. Bullock	V. M. Nanni
†F. M. Chace	A. M. Rigby
*H. W. Durfee	C. C. Smith
†R. H. Gee	*R. F. Sykes
C. H. Hawes	

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank
79 North Main Street

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes	Donald A. Bogle
Lincoln P. Holmes	Joseph A. Rivard <i>Assistant Treasurers</i>
Warren F. Sanford <i>Vice Presidents</i>	

Richard K. Hawes, Jr.
Clerk of Corporation

Trustees

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	L. P. Holmes
A. N. Clarke	E. A. Jaffe
J. A. Cohen	*E. H. Leeming
†F. A. Crosson	K. List
*J. F. Dator	A. E. Mobouck
C. S. Deplitch	H. F. Reilly
†A. R. Derbyshire	*D. J. Richardson
J. C. Fonseca, Jr.	*W. F. Sanford
R. Green	*M. F. Welsh
*R. K. Hawes	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Union Savings Bank
20 South Main Street

Date of Incorporation, April 24, 1869

Cyrus C. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman Lincoln D. Brayton <i>Vice Presidents</i>	James F. Borden <i>Assistant Treasurer</i>
James W. Killoran <i>Clerk of Corporation</i>	James P. Hart <i>Chairman of Board</i>

Trustees

D. Ashton	†C. A. Davis
*H. Ashton	A. Ehrenhaus
*W. H. Barker	*J. P. Hart
†J. F. Beckett, Jr.	J. W. Killoran
H. Boothman	†C. R. Norman, Jr.
L. D. Brayton	H. J. Regan
*P. S. Brayton	*C. C. Rounseville
F. J. Carreiro	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG
Fitchburg Savings Bank
780 Main Street

Date of Incorporation, February 12, 1846

Branch Offices
550 Kimball Street
John Fitch Highway

Robert S. Goldthwait <i>President</i>	Richard D. Foulkes <i>Treasurer</i>
Richard Bullock John B. Aubuchon <i>Vice Presidents</i>	Silas E. Stowe <i>Vice Treasurer</i>
Robert L. Ware <i>Clerk of Corporation</i>	Dwight P. Wentworth <i>Assistant Treasurer</i>

Richard Bullock
Chairman of Board

Trustees

W. W. Aalto	V. E. Huntington
*W. B. Adams	W. Laverack
*J. B. Aubuchon	P. F. Lewis
*R. Bullock	H. V. Lindberg
E. C. Caouette	*J. H. Long, Jr.
D. Crocker	F. E. Manley
D. M. Crocker	†A. H. Meyer
N. L. Crocker	W. S. Reagan
P. W. Dawley	M. F. Shea
F. J. DeBonis	H. K. Simonds, Jr.
E. S. Eichin	F. W. Smith
G. W. Falk	E. A. Stanton
*R. S. Goldthwait	W. T. Swain
J. Grado, Jr.	C. F. Taylor
J. J. Hammond	*G. R. Wallace, III
N. Harrower	R. L. Ware
†C. F. Holt	†T. K. Ware

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

The Worcester North Savings Institution
288 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
Henry G. Bowen <i>Clerk of Corporation</i>	

Trustees

V. A. Anderson	C. A. Johnson
A. Belliveau	B. Kelly
H. G. Bowen	†G. W. Munson
*W. S. Brown	*A. G. Neal
*S. F. Chittick	S. T. Orton, Jr.
B. Crocker, Jr.	H. D. Penan
N. C. Cross	R. A. Price
*E. N. Daulton, Jr.	†J. B. Reynolds
R. W. Fisher	F. M. Rhoten
J. G. Flynn	F. P. Ross
†D. D. Goodwin	J. H. Simonds
O. G. Hedstrom	E. J. Townsend
W. W. Henry	N. C. Weeks

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Elmer L. Zeller <i>Assistant Treasurer</i>
Donald H. Pike	Grace E. Donovan <i>Clerk of Corporation</i>
Lawrence L. Carpenter <i>Vice Presidents</i>	

Harold W. Moore
Chairman of Board

Trustees

*L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	†W. H. McAlister
H. E. Cornish	*H. W. Moore
†G. E. Donovan	*D. H. Pike
E. H. Downs (Hon.)	J. J. Putnam (Hon.)
†W. P. Fuller	W. L. Sellon
C. E. Holt	N. R. Smith
*A. G. Hutchins	R. E. Wagner
W. W. Kelley	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the first Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Office
770 Water Street

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Vernard J. Irvine	Charles D. Warner
Charles F. Long	Lloyd H. Gates
Herbert Schnare <i>Vice Presidents</i>	F. Crawford Reed <i>Assistant Treasurers</i>
Victor H. Galvani <i>Clerk of Corporation</i>	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

Trustees

*A. M. Fitts, Jr.	†A. M. Mason
†V. H. Galvani	*H. E. Matheson
J. P. Hastings	†J. A. Robertson
G. H. Hulme	*H. Schnare
*V. J. Irvine	*W. F. Sullivan
*C. F. Long	†R. N. Wallis

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first business day in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo	William R. Feeley <i>Assistant Treasurer</i>
Warren R. Gilmore	Edmund J. Keefe <i>Clerk of Corporation</i>
Donald S. Mackintosh <i>Vice Presidents</i>	

Trustees

H. C. Abbott	J. R. Goodwin
S. Atwood	†W. B. Goodwin
C. H. Carlson (Hon.)	E. J. Keefe
*L. J. Cataldo	*T. F. Keefe
P. N. Chick	C. H. Lawrence (Hon.)
J. W. Chilson	*D. S. Mackintosh
*C. S. Clark	D. J. Mann
†H. J. Cook	G. S. Perry
†G. W. Dana	*R. N. Peterson
W. R. Feeley	*A. E. Rockwood
*W. R. Gilmore	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws fourth Monday of October

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Philip A. Bjurling	Thomas R. Mailloux <i>Assistant Treasurer</i>
Paul R. Bryant	Agnes M. Payne <i>Clerk of Corporation</i>
Edmond F. Leach	
Carlton E. Nichols <i>Vice Presidents</i>	

Warren S. Shepard
Chairman of Board

Trustees

*P. A. Bjurling	†V. W. Howe
S. A. Brooks	†T. P. Kelly, Sr.
*P. R. Bryant	*E. F. Leach
J. A. Dunn	†M. A. Moore
R. N. Ellis	*C. E. Nichols
R. N. Greenwood	W. S. Sargent
G. H. Heywood, Jr.	*W. S. Shepard

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws fourth Monday in June

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Frank M. Meader <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

Trustees

†C. G. Baker	W. S. Phillips
*D. C. Elliott	†H. N. Pingree
F. H. Harriman	*S. M. Rogers
M. R. Kelloway	*M. W. Smallwood
F. M. Meader	W. C. Stetson
R. F. Metcalf	*D. M. Tenney
*G. A. Minchin	E. G. Williams
†R. Perley	

Deposits go on interest fifteenth day of each month
Dividends are payable April 20 and October 20
Annual meeting date as provided for in By-Laws second Tuesday in May

*Member of Board of Investment.
†Member of Auditing Committee.

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

Branch Office
Beach Street, Manchester

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Charles W. Lowrie William S. Webber <i>Vice Presidents</i>	Carrie E. Christensen Henry A. Jones <i>Assistant Treasurers</i>
Robert F. Marshall <i>Clerk of Corporation</i>	William Moore <i>Chairman of Board</i>

Trustees

†J. H. Bagshaw	H. L. Jodrey
H. Bell	C. W. Lowrie
W. R. Bishop	†R. F. Marshall
T. A. Bradley	*W. Moore
*H. C. Dexter	†E. Morley
N. A. Faulk	A. S. Murch, Jr.
J. H. Griffin	*L. N. Peterson
R. J. Harris	D. F. Slade
*C. T. Heberle	*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Peter I. Adams <i>President</i>	R. Gordon Granger <i>Treasurer</i>
R. Gordon Granger <i>Exec. Vice President</i>	George P. Adams James R. Humphrey Emma H. Stanton <i>Assistant Treasurers</i>
George R. McCormick <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
J. F. Cook	J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dolby	†G. R. McCormick
H. H. Erbe	H. R. Sheldon
*W. F. Flaherty	H. K. Turner
H. B. Foster	R. F. Tyler (Hon.)
*M. J. Gilligan	

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	E. Russell Alexander <i>Treasurer</i>
John C. Nettleton	Richard D. St. Peter
E. Russell Alexander <i>Vice Presidents</i>	Richard M. Cromack <i>Assistant Treasurers</i>

Paul W. Bittner
Clerk of Corporation

Trustees

E. R. Alexander	J. C. Nettleton
J. B. Baker	L. Nims
J. T. Bartlett	J. J. Owen
H. J. Cadwell	F. H. Reed (Hon.)
*C. F. Clark	*P. Rogers
S. L. Cohn	J. W. Smead (Hon.)
I. N. Esleeck, Jr.	†C. F. Smith
R. S. Harper	*C. N. Stoddard, Jr.
*D. C. Lunt	†C. S. Strecker
†D. C. Lunt, Jr.	*T. W. Symons

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank
400 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Sidney W. Parsons <i>Vice President</i>	Warren O. Weir
Samuel T. Tisdale <i>Clerk of Corporation</i>	Matthew N. Polo
	T. Fay A. Boyden
	Francis L. Lemay <i>Assistant Treasurers</i>

Trustees

A. B. Allen	†R. T. Lyman
L. M. Cairns	S. W. Parsons
L. J. Clapp	R. S. Reid, Jr.
†F. B. Dole	*J. B. Roys
H. V. Erickson	A. D. Rugg
*R. J. Farr	E. Shortell
W. T. Finn	*L. J. Stiles
*L. B. Fortin	*D. B. Swain
*W. C. Gates	S. T. Tisdale
G. J. Hayer	W. O. Weir
W. J. Hosmer	B. Winer
*W. S. Keith	S. A. Yetter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices

Main Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon
Leroy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>

Ralph B. Snow
Chairman of Board

Trustees

†R. E. Allen	†C. L. Goodspeed
L. A. Anderson	*U. S. Livingston
K. B. Brown	†O. T. Murray
O. J. Cahoon	J. H. Paine (Hon.)
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	I. M. Taylor

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office

16 Main Street, Topsfield

Stanwood D. Evans <i>President</i>	Charles E. Curtis <i>Clerk of Corporation</i>
Donald K. Laing	Philip C. Hefner <i>Treasurer</i>
John E. Veasey	Donald E. Fletcher
George Henry Bixby <i>Vice Presidents</i>	Genevieve D. Mack <i>Assistant Treasurers</i>

Trustees

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
W. E. Dorman	*G. E. McGregor
*S. D. Evans	*L. M. Poore
L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in December

Pentucket Five Cents Savings Bank
35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office

46 Washington Street

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Millard S. Bishop	Clyde G. Page
J. Storer MacDougall <i>Vice Presidents</i>	Stewart M. Mattinson
George M. Goodwin <i>Clerk of Corporation</i>	Arthur L. Shattuck
	Robert D. Mills <i>Assistant Treasurers</i>

Trustees

D. B. Allan	*B. McGregor
M. S. Bishop	G. E. McGregor, Jr.
K. Davis	R. H. Morse
G. M. Goodwin	*A. G. Nichols
*C. L. Hoyt	†I. G. Nutter
B. C. Judkins	†R. Pike, Jr.
H. A. Lockhart	R. S. Seavey
*J. S. MacDougall	†E. K. Shaw
*J. S. MacDougall, Jr.	*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Eugene F. Endicott <i>President</i>	Malcolm V. Cann <i>Treasurer</i>
Philip A. Stoddard <i>Vice President</i>	Wilfred H. Creighton <i>Assistant Treasurer</i>
Francis V. Ward <i>Clerk of Corporation</i>	

Albert W. Tweedy
Chairman of Board

Trustees

†J. P. Barnes	*J. C. Loring
M. V. Cann	†M. C. Newell
*W. B. Downey	*J. A. Parrish
*E. F. Endicott	G. W. Pyne
*L. W. Foster	C. Salmon
†L. L. Howard	P. A. Stoddard
W. L. Howard (Hon.)	*A. W. Tweedy
C. S. Hyde, Jr.	F. V. Ward

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

HOLYOKE

Holyoke Savings Bank
143 Chestnut Street

Date of Incorporation, February 21, 1855

Branch Offices
20 Canal Street
213 South Street

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White Earl Duncan	Leonard M. Baldwin <i>Vice Treasurer</i>
Leonard M. Baldwin Joseph H. Bengier	Joseph H. Bengier Frederic F. Isakson
George E. Boudreau <i>Vice Presidents</i>	William M. Minkley Walter R. Nofike
Edward F. Day <i>Clerk of Corporation</i>	Gerard P. Richards <i>Assistant Treasurers</i>

Trustees

B. Alderman	†R. E. McCorkindale
†H. H. Allen	G. F. Murray
*S. R. Allyn	†R. R. Nickerson
J. L. Barowsky	L. F. Oldershaw
J. S. Begley	*R. H. Russell
*R. F. Blount	L. J. Simard
J. W. Coffman	P. S. Sinclair
E. F. Day	*W. H. Smith, 2nd
*E. Docherty	H. J. Szweczynski
M. A. Donahue	R. P. Towne
W. Dwight	E. P. White
R. J. Harrington	*R. C. Whiting

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Monday of January

Mechanics' Savings Bank
200 Main Street

Date of Incorporation, March 19, 1872

Branch Offices
1642 Northampton Street
40 Bridge Street, South Hadley Falls

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor	James G. Haggerty
John M. Dorman	Robert C. Henneman
<i>Vice Presidents</i>	Eleanor W. Malone
Hugh J. Corcoran <i>Clerk of Corporation</i>	George A. Lempke <i>Assistant Treasurers</i>

Trustees

*W. Alderman	J. N. Hazen (Hon.)
†E. H. Allen	C. H. Kent (Hon.)
E. P. Bagg, III	†O. C. Kohler
*R. E. Barrett, Jr.	*A. J. Marquis
R. F. Batchelor	C. F. Moriarty (Hon.)
*H. V. Burgee	S. B. Norton, Jr.
F. H. Cataldo	*N. S. Reynolds
H. J. Corcoran	A. Saltman
J. M. Dorman	A. E. Sheldon (Hon.)
†J. T. Downing	*R. K. Steiger
D. R. Dwight	R. M. Weiser (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of May

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr.
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford
	Paul T. Smith <i>Assistant Treasurers</i>
	Russell L. Davenport <i>Chairman of Board</i>

Trustees

E. C. Alger	H. V. Higgins
†F. P. Barrett	P. M. Judd (Hon.)
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
B. W. Childs	D. McCorkindale
J. V. Czelusniak	D. J. O'Connell
*R. L. Davenport	S. Resnic
†J. E. Driscoll	W. G. Rogers
*F. R. Green	*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws third Wednesday of April

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office
763 Washington Street, Holliston

Edward G. Fischer <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Louis J. Maeder <i>Vice Presidents</i>	Beatrice H. Holt
Wallace P. Watts <i>Clerk of Corporation</i>	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>

Trustees

*R. H. Adams	M. C. Kling
*D. E. Bresse	*L. J. Maeder
†F. F. Cole	*C. H. Melvin
†L. H. Cox	G. W. Morse
†E. F. Fecteau	*E. D. Olmstead
E. G. Fischer	S. D. Olmstead
R. D. Fisher	F. R. Sullivan
*E. W. Flood	A. C. Waite (Hon.)
I. T. Gunn	W. P. Watts
*W. T. Hamilton	C. A. Williams
E. S. Holbrook	*H. B. Youngling
†K. M. Holt	

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

HUDSON**Hudson Savings Bank**
42 Main Street

Date of Incorporation, February 26, 1869

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Ralph Fieldsend Harold A. Priest Donald H. Wheeler <i>Vice Presidents</i>	Lillian M. Brigham Norman C. Seaquist <i>Assistant Treasurers</i>
August G. Bonazzoli <i>Clerk of Corporation</i>	Clarence H. Robinson <i>Hon. Chairman of Board</i>

Trustees

A. G. Bonazzoli	D. F. Lamson
H. J. Danner	†E. F. Morgan, Jr.
R. T. Dawes	A. K. Parker
†H. G. Field	J. J. Plant
A. T. Fieldsend	*H. A. Priest
*R. Fieldsend	*C. H. Robinson
I. G. Gould	†J. H. Schaaf
*R. C. Holden	W. F. Smith
W. T. Hood	D. H. Wheeler
*C. T. Lamson	H. C. Whitcomb

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws second Thursday in April

IPSWICH**Ipswich Savings Bank**
23 Market Street

Date of Incorporation, March 20, 1869

Branch Office
Main Street, Rowley

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Paul R. Goodhue Gardiner A. Bolles <i>Vice Presidents</i>	James C. Lahar <i>Assistant Treasurer</i>
Francis H. Whipple <i>Clerk of Corporation</i>	Paul R. Goodhue <i>Chairman of Board</i>

Trustees

M. C. Arthur	W. E. Hall
*G. A. Bolles	J. A. Kaszuba
*B. K. Collins	*S. H. Perley
F. L. Collins	*J. Richardson
†K. A. Ebinger	S. N. Sofiron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday of April

LAWRENCE**Broadway Savings Bank**
454 Essex Street

Date of Incorporation, March 9, 1872

Ernest W. Roebuck <i>President</i>	Roland H. Sherman <i>Clerk of Corporation</i>
Joseph F. Bacigalupo Raymond J. Telford <i>Vice Presidents</i>	Raymond J. Telford <i>Treasurer</i>
Arthur Sweeney <i>Chairman of Board</i>	

Trustees

*J. F. Bacigalupo	†M. J. Meyers
*J. H. Barrington	E. W. Roebuck
S. J. Basile	R. H. Sherman
J. T. Batal	*C. F. Smith
J. L. Dean	J. A. Stundza
J. F. Glynn	*A. Sweeney
G. W. Hamblet, Jr.	R. J. Telford
F. B. Kittredge	W. N. Webster
†S. F. LoPiano, Jr.	*E. L. Wilkinson
†C. J. McCabe	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Tuesday in November

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

Branch Office
305 South Broadway

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

†F. A. Bernardin	J. A. Griffin
†S. H. Brennan, Jr.	†M. A. Landers
W. T. Bride	F. J. Leone
*M. J. Caplan	T. Longworth
*J. A. Comber	*J. J. Muldowney
J. J. Dineen, Jr.	D. J. Murphy, Jr.
J. P. S. Doherty	*T. J. Pearson
J. J. D'Urso	J. Petralia
*J. E. Fenton	I. E. Rogers, Jr.
R. J. Fraser	A. H. Weiner
G. E. Goodman	

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

Essex Savings Bank
290-296 Essex Street

Date of Incorporation, March 15, 1847

Branch Offices
555 Broadway
460 South Union Street

Winthrop Newcomb <i>President</i>	Norman L. Miller <i>Treasurer</i>
Harold T. Houston	William A. Hilbert
Russell W. Knight	George F. Hanson
John E. Abercrombie	<i>Assistant Treasurers</i>
Arthur R. Atkinson <i>Vice Presidents</i>	James H. Eaton <i>Clerk of Corporation</i>

Trustees

R. R. Bernardin	*M. W. Kenney
†W. E. Casey	R. W. Knight
W. B. Duffy	*W. Newcomb
J. H. Eaton	H. N. Snook
†L. M. Eidam	A. A. Thomson
†C. R. Harrison	*R. A. Watters
*H. T. Houston	*R. A. Woodcock
L. N. Hutchinson	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15
and October 15

Annual meeting date as provided for in By-Laws
third Tuesday in November

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Roger N. Bower <i>President</i>	Matilda G. Caliri <i>Treasurer</i>
A. Murray Howe	Donald E. Anderson
Matilda G. Caliri	Gusta H. Larson
Lorraine C. Mulreany	<i>Assistant Treasurers</i>
Charles M. Poore	Harold S. Buckley
<i>Vice Presidents</i>	<i>Chairman of Board</i>
William H. Keller <i>Clerk of Corporation</i>	

Trustees

*A. J. Battershill	W. H. Keller
*E. A. Bernardin	R. G. Locke
*R. N. Bower	V. C. Manzi
*H. S. Buckley	V. J. Mill, Jr.
†H. J. Bunting	†C. E. Morrison, Jr.
J. V. Caliri	M. F. Norwood
*B. R. Cleveland	*H. H. Petzold
P. D. Dalrymple	C. M. Poore
A. J. Dandreta	I. W. Sargent (Hon.)
J. J. DiSalvo	*A. H. Smith
C. G. Hatch	B. E. Smith
*A. M. Howe	†R. A. Smith
H. A. Johnson	D. K. Webster

Deposits go on interest last business day of the
month if made on or before the ninth day of the
following month

Dividends are payable last business day of January,
April, July and October

Annual meeting date as provided for in By-Laws
first Monday in May

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton <i>President</i>	Charles M. Tacy <i>Treasurer</i>
Earl M. Baldwin	Douglas R. Hall
Harry M. Keating	Barbara A. Jones
Alba A. Pasco	Alba A. Pasco
Charles G. Tucker <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	John P. Palmer <i>Chairman of Board</i>

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin	*H. M. Keating
J. I. Brown	*A. N. Nettleton
*E. J. Cerruti	*J. P. Palmer
†E. R. Christenson	R. E. Sitzer
F G. Fanning	†F. H. Vohr
†R. Forman	*G. S. Wickham

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
second Wednesday of June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Walter A. McMullin	William J. Harmon
C. John W. Sperry <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Francis E. Kennedy
Clerk of Corporation

Trustees

C. C. Albrecht	W. A. McMullin
†E. M. Bacon	W. A. Proctor
†J. W. Copeland	†R. R. Rossley
*P. E. Dow	†H. O. Smith
*F. W. Flint	*A. B. Southwick
W. J. Harmon	†C. J. W. Sperry
F. E. Kennedy	†W. N. Sprague
†W. C. Lane	

Deposits go on interest first business day of the
month if made on or before the tenth day of the
month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
third Thursday in May

*Member of Board of Investment.
†Member of Auditing Committee.

LENOX

Lenox Savings Bank
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Edward S. Harubin Wallace A. Tanner <i>Assistant Treasurers</i>
James H. Pelton <i>Clerk of Corporation</i>	

Trustees

*L. H. Bull	G. E. Mole
†W. H. Clifford	J. H. Pelton
*W. M. Coakley	E. J. Roche
*D. T. Dana, Jr.	W. D. Roche
*J. B. Fielding	†J. N. Walsh
D. E. Herrick	J. H. Woodger
*W. E. Lahart	†A. Wylie
W. T. Lahart	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in March

LEOMINSTER

Leominster Savings Bank
15 Monument Square

Date of Incorporation, March 16, 1865

James H. Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Charles D. Bent Ralph A. Robertson <i>Vice Presidents</i>	Richard A. Bergman Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
Clerk of Corporation

Trustees

*J. H. Arnold	*M. B. Johnson
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	*W. M. Mayo, Jr.
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
W. James	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

LEXINGTON

Lexington Savings Bank
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Joseph R. Cotton William G. Potter <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	Richard P. Cromwell <i>Chairman of Board</i>

Trustees

†R. D. Brown	J. H. Hinchliffe
J. R. Cotton	L. L. Hoyt
*R. P. Cromwell	†R. B. Kent
R. S. Davenport	D. A. Lynch
R. H. Davis	E. C. Martin
J. H. Duffy	*J. McLachlan
E. D. Duncan	*S. I. Phalen
C. S. Elliott	M. T. Potter
G. W. Emery	*W. G. Potter
A. W. Fisher, Jr.	A. L. Ripley
L. M. Foster	*C. E. Scribner
†G. E. Graves	E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL

The Central Savings Bank
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Gerald F. Bolton <i>Treasurer</i>
Carleton J. Lombard <i>Vice President</i>	J. Donald Adams Paul S. Rousseau <i>Assistant Treasurers</i>
Elliott T. Cowdrey <i>Clerk of Corporation</i>	

Trustees

M. Barlofsky	†B. A. McKittrick
*H. E. Clayton	†R. T. Morse
E. T. Cowdrey	H. G. Pollard (Hon.)
F. B. Emerson, 2nd	*W. L. Rust
H. E. Fletcher	W. T. Sheppard (Hon.)
J. J. Gaffney, Jr.	R. C. Stephenson
†P. A. Gagnon	E. B. Stevens
J. E. Leggat	W. C. Wilson
*C. J. Lombard	W. C. Wilson, Jr.
*N. P. Mason	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

*Member of Board of Investment.

†Member of Auditing Committee.

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices
200 Central Street
406 Boston Road, Billerica
35 Boston Road, Chelmsford
12 Vinal Square, North Chelmsford
1777 Main Street, Tewksbury

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
Edward N. Lamson <i>Exec. Vice President</i>	William B. Toohey
Robert A. Abbott	Ida A. Bell
Charles E. Boles	James L. Cashman
Earl M. Gray	Edwin M. Jewett
Paul L. Perkins	Robert C. Long
John W. Robinson	Roy A. Morgan
William A. Thompson <i>Vice Presidents</i>	John C. Sherwood
B. Randolph Cady <i>Clerk of Corporation</i>	Elton L. F. Silk
	Gerald R. Wallace <i>Assistant Treasurers</i>
Thomas T. Clark <i>Chairman of Board</i>	

Trustees

*R. A. Abbott	H. J. Hall
A. C. Antonopoulos	B. A. Harless
G. Archer	†E. Harrington
*H. K. Bartlett	J. Harvey
*L. H. Beaulieu	J. R. Havey
C. E. Boles	V. Hockmeyer
G. E. Branch	B. D. Lambert
M. J. Brown	E. N. Lamson
†G. A. Byam	H. H. Leighton
B. R. Cady	*A. L. Levine
M. S. Chute	H. D. Macdonald
P. H. Clark	W. A. McDonnell
*T. T. Clark	G. C. McIntyre
*A. W. Colburn	V. P. Morton
D. F. Connors	J. F. O'Donnell
J. F. Conway, Jr.	*E. P. O'Loughlin
J. P. Curran	*C. R. Page
C. F. Fairbanks, II	P. L. Perkins
F. Flather	J. W. Robinson
W. B. French	*J. T. Stevens
†W. Georges	W. A. Thompson
*E. M. Gray	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
second Monday in January

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices
350 Westford Street
1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Alfred E. Ekberg <i>Vice Treasurer</i>
Branford S. Brennon <i>Clerk of Corporation</i>	Jane P. Kopycinski <i>Assistant Treasurer</i>
Henry F. Fessenden <i>Chairman of Board</i>	

Trustees

G. W. Boyce	*R. B. Houghton
B. S. Brennon	J. R. Mansfield, Jr.
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
R. E. Derby, Sr.	J. G. Picard
F. B. Downs	P. J. Spencer
†H. F. Fessenden	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws
Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr.
Joseph W. Green <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Richard G. Drury
Clerk of Corporation

Trustees

†T. A. Callahan	*H. W. Healey
R. J. Daley	*J. J. Hogan
*F. D. Donovan	J. J. Hogan, Jr.
†R. G. Drury	M. J. Lydon
*W. F. Farrell	†D. L. McArdle
W. L. Gookin	J. Stagnone
*J. W. Green	W. H. Sullivan, Sr. (Hon.)

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws
August ninth

*Member of Board of Investment.
†Member of Auditing Committee.

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices

220 Main Street, Belchertown
464 Main Street, Wilbraham
29 Center Street

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Robert M. Mackintosh	Walter M. Bowles
Albert L. Martin	William G. Milroy
Stanley S. Stusick <i>Vice Presidents</i>	Assistant Treasurers

Paul R. Baird
Clerk of Corporation

Trustees

J. C. Almeida	*R. M. Mackintosh
P. R. Baird	*A. L. Martin
†A. J. Boilard	R. R. Meunier
H. M. Carnevale	M. R. Nakashian
J. P. Cormack	*O. A. Peterson
E. W. Decorie	H. K. Rodenhizer
A. H. Fuller	J. R. Shea
O. K. Gilbert	S. S. Stusick
*C. F. Gillan	†A. P. Trombly
B. A. Hudson	S. W. Wheeler
†A. J. Letourneau	M. S. White
*F. J. Livi	P. D. Wilson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices

286 Humphrey Street, Swampscott
New England Shopping Center, Saugus

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Chester L. Nourse, Jr. <i>Vice President</i>	William H. Goss
Taylor B. Yeakley <i>Clerk of Corporation</i>	Carl R. Perry
	Gertrude E. Majeska <i>Assistant Treasurers</i>

Trustees

J. M. Barnes	C. L. Nourse, Jr.
*S. W. Bradley	G. E. Rafferty
*R. P. Breed	*T. W. Rogers
R. P. Breed, Jr.	*M. W. Rolfe
†W. J. Breed	C. F. Smith, Jr.
H. A. Durkee	D. H. Smith
C. E. Harwood	†H. C. Smith
†J. M. Hoague	*C. H. Stocker, Jr.
†R. F. Hunter	H. P. Symmes
L. B. Leonard	T. B. Yeakley
†L. V. MacDuff	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Branch Offices

134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr. <i>Vice Presidents</i>	Robert P. Gardner
Frederick E. Bowers <i>Clerk of Corporation</i>	William E. Quinn
	John R. Sullivan
	Ethel R. Smith <i>Assistant Treasurers</i>

Trustees

*D. F. Allen	*H. L. Huxtable
H. E. Ayer	R. H. Illingworth
R. Barnet	*H. M. Kelley
F. E. Bowers	*H. R. Mayo, Jr.
T. S. Bubier	M. F. McGrath
C. E. Cain	G. R. Morgan
*A. E. Chase	C. B. Newhall
T. D. Chatfield	R. F. Nichols
V. A. Childs	J. F. Phillips
†J. A. Cook	*E. B. Redfield, Jr.
A. B. Durkee	H. L. Ross
†W. N. Eichorn	S. Shmishkiss
†W. N. Farquhar	A. H. Stiles, Jr.
L. U. Fuller	T. D. Welch

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank
397 Main Street

Date of Incorporation, April 2, 1860

Branch Offices

28 Lebanon Street
443 Charles Street
44 Broadway

A. George Gilman <i>President</i>	Neil MacInnis <i>Treasurer</i>
J. William Collins	Horace F. Lind
Neil MacInnis <i>Vice Presidents</i>	Carl A. Carlberg
Dorothy M. Anderson <i>Clerk of Corporation</i>	Charles D. McBride
A. George Gilman <i>Chairman of Board</i>	Malcolm W. Brown
	David McCoubrey
	Daniel R. Blake
	Theodore Parsons
	Ronald A. Robinson <i>Assistant Treasurers</i>

Trustees

E. J. Bushell	B. E. Green
E. B. Chesley	C. L. Hamilton
†L. J. Clark	R. Hardwick
*J. W. Collins	†R. W. Horne
*C. H. Dennis	*E. L. Kimball
G. Downie	H. J. Koniars
W. H. Fisher	N. MacInnis
M. R. Flynn, Jr.	A. W. Miner
R. P. Gabriel	*J. A. Plummer
*N. A. Gallagher	†C. F. Springall
*A. G. Gilman	L. T. West

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Tuesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James J. Hourihan	Louise T. Magee
George L. MacDonald	Wilbur L. Durocher, Jr.
Bowden G. Osborne	<i>Assistant Treasurers</i>
James N. Skinner <i>Vice Presidents</i>	
Gordon E. Peach <i>Clerk of Corporation</i>	

Trustees

C. F. Arbing	†W. T. Lundegren
*W. B. Ball	*G. L. MacDonald
E. B. Brown	†E. K. Murphy
J. E. Canniffe	B. G. Osborne
L. E. Clark	G. A. Parker
R. F. Cole, Jr.	G. E. Peach
†W. T. Foss	M. S. Reynolds
S. W. Hopkins	*J. N. Skinner
J. J. Hourihan	*W. S. Williams
*H. A. Johnson	

Deposits go on interest first business day of each month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Monday of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
John A. Frye	Percy G. Sharpe
Richard S. Temple <i>Vice Presidents</i>	David W. Potter <i>Assistant Treasurers</i>
Kendall G. Stephenson <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

Trustees

A. J. Agoritsas	A. E. LeMarbre
*J. G. Allen	H. A. Moineau
*E. F. Bigelow	*H. S. Morse
C. T. Daley	*R. C. Morse
*R. H. Decker	G. L. Morte
G. E. Dewey	†C. J. O'Connell
*J. A. Frye	†D. C. Provasoli
R. B. Frye	K. G. Stephenson
G. F. Grandi	R. S. Temple
*R. A. Johnson	†F. D. Walker

Deposits go on interest tenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in April

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Joseph H. Edwards <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Howard L. King	Gage W. Russell <i>Assistant Treasurer</i>
Raymond A. Gallant <i>Vice Presidents</i>	
Philip A. Wilson <i>Clerk of Corporation</i>	

Trustees

J. F. Cleary	N. J. Morton
R. O. Drechsler	W. Naylor (Hon.)
*J. H. Edwards	H. F. Nordberg
*R. A. Gallant	J. G. Osmo
R. A. Gallant	†W. H. Soar
A. N. Hodgess	*H. E. Tuttle
*J. A. Kennedy	W. K. Walters
*H. L. King	†C. A. Wetherbee
†J. V. King	P. A. Wilson
P. McPherson	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Philip J. Coady <i>President</i>	Richard S. DeVeer <i>Treasurer</i>
Miah P. Crowley	Thomas F. O'Connor
A. David Risman <i>Vice Presidents</i>	Robert G. Lee <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

Trustees

H. J. Clarke	H. Karp
*P. J. Coady	*E. B. Munro
*M. P. Crowley	*R. P. O'Hanley
J. H. DeFina	G. B. Redding
R. S. DeVeer	*A. D. Risman
J. F. Fallon, Jr.	J. F. Rogers
E. J. Gaffey	†A. G. Stearns
H. E. Greenlaw	R. H. Tasker (Hon.)
†G. D. Hall	†J. J. Wyand

Deposits go on interest fifteenth day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

*Member of Board of Investment.
†Member of Auditing Committee.

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office

Corner of Main and Pleasant Streets, Millis

Aaron W. Hobart <i>President</i>	(Office vacant) <i>Treasurer</i>
John E. Kirby	Arthur P. Adams
Robert J. O'Donnell <i>Vice Presidents</i>	Helen R. Watson <i>Assistant Treasurers</i>
Stuart M. King <i>Clerk of Corporation</i>	Aaron W. Hobart <i>Chairman of Board</i>

Trustees

†H. W. Blethen, Jr.	L. C. King
R. L. Briggs	S. M. King
M. C. Glockner	*J. E. Kirby
*D. M. Gould	J. R. Labaree
†G. E. Harris	E. MacCabe
*A. W. Hobart	T. J. McCarthy
P. J. Kenney	T. J. Moore
†P. Jos. Kenney	*R. J. O'Donnell
C. King	*G. Y. Robinson
C. A. King	W. H. Simpson

Deposits go on interest first business day of each month

Dividends are payable on or before March 15 and September 15

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
Lloyd B. Waring	Arthur W. McPherson
Lester C. Peabody <i>Vice Presidents</i>	Henry W. Stickney <i>Assistant Treasurers</i>
George W. Newhall <i>Clerk of Corporation</i>	

Trustees

*C. B. Bacall	L. C. Peabody
*R. H. Blanchard	*E. F. Proctor
*T. D. Canney	A. W. Scott
†H. R. Corey	J. P. Smith
*R. D. Culver	*A. F. Thompson
A. F. Forsberg	E. H. Twitchell
*L. C. Hennigar	*L. B. Waring
L. H. Keith	*D. E. Washburn
†T. J. McArdle	D. A. Welch
G. W. Newhall	†H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

Annual meeting date as provided for in By-Laws fourth Tuesday in January

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills	Robert L. Eckert
Ray T. Wallace	<i>Clerk of Corporation</i>
Willard T. Kelly <i>Vice Presidents</i>	

Trustees

R. F. Amazeen	*W. T. Kelly
†W. L. Andrews	*C. H. Phillips
*R. L. Buzzell	†R. J. Powers
†R. C. Calnan	F. L. Regis, Sr.
H. T. Daley	*F. L. Viccaro
R. L. Eckert	*R. T. Wallace
M. B. Hills	†H. M. Waterhouse
R. B. Kelly	C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Lewis F. Harding <i>Vice President</i>	John G. Howes <i>Clerk of Corporation</i>

Trustees

S. F. Alger	†D. G. Reed
F. J. Carey	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
R. O. Delano	G. W. Stetson
*L. F. Harding	†E. E. Thomas
†R. G. Hinckley	R. W. Tillson
J. G. Howes	C. P. Washburn, Jr.
H. C. Humphreys	H. F. Weston
B. A. Iseminger	*J. C. Whitecomb
R. W. Maddigan, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier <i>President</i>	Louis N. Ianzito <i>Treasurer</i>
Robert H. Curtiss Percy L. Walker <i>Vice Presidents</i>	William W. Collier <i>Assistant Treasurer</i>
Arthur W. Peterson <i>Clerk of Corporation</i>	

Trustees

*J. L. Carrier	A. W. Peterson
J. E. Carter	*G. A. Shaw
*R. H. Curtiss	R. T. Symonds
†M. J. DeCesare	*S. D. Vincent
*G. W. Ellis, Jr.	P. L. Walker
†J. D. Gannett	†L. Zocchi
H. Helfand	

Deposits go on interest tenth day of the month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
third Thursday in October

MILLBURY

Millbury Savings Bank
105-109 Elm Street, Millbury

Date of Incorporation, April 10, 1854

Baylis G. Aldrich <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Arthur L. Ducharme Raymond R. Stevens <i>Vice Presidents</i>	Dudley F. Bowker <i>Assistant Treasurer</i>

James B. Manning
Clerk of Corporation

Trustees

*B. G. Aldrich	*W. W. Horne
*F. H. Barnett	J. B. Manning
*C. C. Berthiaume	†D. S. Smith
D. F. Bowker	*R. R. Stevens
*A. L. Ducharme	†G. B. Stowe
†N. G. Hodgman	H. W. Swenson
W. D. Horne	W. J. Wallis

Deposits go on interest first business day of each month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws
third Wednesday in March

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
561 Adams Street

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Edward C. Johnson, II Walter S. Robbins <i>Vice Presidents</i>	Martha M. Wiswell Hazel Plunkett Warren A. Williams <i>Assistant Treasurers</i>
Roland Gray, Jr. <i>Clerk of Corporation</i>	

Walter S. Robbins
Chairman of Board

Trustees

*B. R. Alexander	R. S. Hadlock
C. F. Batchelder	*E. C. Johnson, II
†F. S. Brooks	H. W. King
G. J. Cronin	*A. J. Kinnealey
†P. F. Dudley	*M. D. Perkins
*E. Dyson	*W. S. Robbins
A. Fay	*R. H. Schmidt
F. B. Frederick	*C. V. Vappi
J. Goostray	E. E. Wendell

Deposits go on interest last business day of each month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws
second Wednesday in April

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
John D. Aldrich <i>Exec. Vice President</i>	Edward A. Kozikowski <i>Assistant Treasurer</i>
Carlos C. McCray John P. Moriarty <i>Vice Presidents</i>	Omer E. Bradway <i>Clerk of Corporation</i>

Trustees

*J. D. Aldrich	W. D. McCray
W. H. Anderson	*J. P. Moriarty
O. E. Bradway	J. J. Mullen
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	†H. A. Pease
*F. B. Haley	G. E. Rogers
†T. J. Hilliard	E. R. Sprague
W. Kimber	S. L. Young
*C. C. McCray	

Deposits go on interest first business day of each month if made on or before the eighth day of the month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws
first Wednesday in May

*Member of Board of Investment.
†Member of Auditing Committee.

MONTAGUE

Crocker Institution for Savings
52 Avenue A
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Marvin J. Haigis <i>Vice President</i>	Earle A. Brown <i>Clerk of Corporation</i>
Austin J. Blood <i>Chairman of Board</i>	

Trustees

*A. Abercrombie	†R. A. Lizotte
C. E. Bankwitz	*F. A. M. Milkey
*A. J. Blood	†P. D. Shanahan
†E. A. Brown	E. F. Stange
G. E. Clapp	*L. J. Starbuck
J. A. Gunn	R. S. Tompkins
*M. J. Haigis	R. M. Trudel
E. E. Koch	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in January

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Douglas E. Knotts <i>Treasurer</i>
Ralph I. Bartlett	Cecil Richrod, Jr.
Ormonde F. Ingall <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Leroy H. True <i>Clerk of Corporation</i>	Alcon Chadwick <i>Chairman of Board</i>

Trustees

A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	O. F. Ingall
*R. I. Bartlett	†G. W. Jones
*A. Chadwick	D. E. Knotts
*C. C. Coffin	G. M. Lake
*H. B. Coleman	C. R. Morris
J. S. Conway	C. H. Murray
†A. F. Egan, Jr.	R. E. Sanguinetti
†W. A. Fordyce	*G. E. Taylor
J. J. Gardner, II	L. H. True
N. P. Giffin	

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

Arthur B. Fair <i>President</i>	Karl A. Bremner <i>Treasurer</i>
George S. Hodgson	Lloyd A. Baker
Milton W. Fairbanks <i>Vice Presidents</i>	Stanley S. Cole
Thacher H. Fisk <i>Clerk of Corporation</i>	George E. Lamprey <i>Assistant Treasurers</i>
Arthur B. Fair <i>Chairman of Board</i>	

Trustees

K. A. Bremner	†T. H. Hoyt
*A. B. Fair	†F. A. Moeller
*M. W. Fairbanks	E. R. Noyes
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
*J. R. Hayes	E. C. Williams
†J. A. Hill, Jr.	*J. F. Yeager
*G. S. Hodgson	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday in April

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street

Date of Incorporation, April 14, 1855

Bruce Alexander <i>President</i>	Edward Aspin
James A. Collins	Clinton N. Tripp
Karl P. Goodwin <i>Vice Presidents</i>	Richard S. Marchisio
Robert B. MacLeod <i>Clerk of Corporation</i>	William H. H. Manchester, Jr. <i>Assistant Treasurers</i>
Real R. Breton <i>Treasurer</i>	Bruce Alexander <i>Chairman of Board</i>

Trustees

F. Abramson	†W. R. Hindle
*B. Alexander	C. J. Lewin
C. F. Broughton	R. B. MacLeod
W. V. A. Clark, Jr.	†G. W. Parker
*J. A. Collins	W. E. Parker
M. M. Duff	F. O. Quinn
H. C. Dyer, Jr.	J. H. Read
W. C. Gardner	*A. G. Seabury
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
*N. H. Hayes	*E. H. Wing

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Friday in December

*Member of Board of Investment.

†Member of Auditing Committee.

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices
1743 Acushnet Avenue
10 Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue

Gordon D. Larcom <i>President</i>	John Carr <i>Treasurer</i>
John F. Glennon John Carr <i>Vice Presidents</i>	Donald M. Chace Philip F. Danforth, Jr. Andrew B. Chase Arnold R. Griffiths <i>Assistant Treasurers</i>
James B. Buckley <i>Clerk of Corporation</i>	
Seabury Stanton <i>Chairman of Board</i>	

Trustees

C. G. Akin, Jr. F. E. Anderson C. Beckman J. B. Buckley J. Carr J. Dawson, Jr. †A. D. Delano *P. C. Dirksen M. F. Downey J. Duff, III *J. F. Glennon J. J. Hayes P. Hemingway †W. G. Hughes J. D. Kenney †E. S. Knowles	*G. D. Larcom J. H. Mahoney R. M. Mitchell *H. J. Perry W. H. Potter *O. Prescott, Jr. F. Simpson J. A. Smith J. E. Stanton, III *J. K. Stanton *S. Stanton *R. S. Stringer J. Underwood M. Walter, Jr. E. T. Wilson H. W. Young
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Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

Institution for Savings, in Newburyport and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

Emery Hollerer <i>President</i>	John H. Pramberg, Jr. <i>Treasurer</i>
George L. Hosford Joseph W. Knapp Willis F. Atkinson <i>Vice Presidents</i>	William H. Carter <i>Clerk of Corporation</i>
	Emery Hollerer <i>Chairman of Board</i>

Trustees

L. E. Atkinson W. F. Atkinson W. J. Bickford, Jr. W. H. Carter W. S. Currier M. L. Dodge *E. Hollerer *G. L. Hosford *R. B. Hoyt J. W. Knapp L. M. Little W. P. Lowell, Jr.	R. R. McKinney F. V. Noone †H. W. Noyes *W. R. Noyes †A. S. Page, Jr. L. C. Peirce L. B. Phister J. L. Potter J. H. Pramberg, Jr. †K. A. Reynolds H. R. Rogers *M. B. Wood
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Deposits go on interest fifteenth day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

Newburyport Five Cents Savings Bank
63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse <i>President</i>	William H. Willis <i>Treasurer</i>
Laurence Hayward William H. Willis Edward E. Hicken <i>Vice Presidents</i>	Frank L. Currier <i>Assistant Treasurer</i>
	Charles W. Morse <i>Chairman of Board</i>

Grace A. Stevens
Clerk of Corporation

Trustees

C. W. Armstrong †J. T. Connolly F. L. Currier H. G. Currier R. B. Davenport *E. D. Dunning L. Hayward E. E. Hicken †M. K. Hoyt †A. S. Johnson *R. W. Johnson †A. V. Kelleher	C. F. Leary W. M. Lunt C. W. Morse C. W. Morse, Jr. †B. Pearson *B. Pearson, Jr. B. Poor E. C. Shepard R. A. Webb J. H. Welch *C. E. Whitley W. H. Willis
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Deposits go on interest first day of the month made on or before the third day of the month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday in January

NEWTON

Newton Savings Bank
1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

Branch Offices

43 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
289 Washington Street
133 Chapel Street, Needham
571 Washington Street, Wellesley

Frederick C. Ober <i>President</i>	Donald P. Frail Ralph S. E. Sanguinetti <i>Vice Treasurers</i>
Benjamin F. Louis Frederick S. Bacon Douglass B. Francis Arnold E. Worth <i>Vice Presidents</i>	F. Blake Cloonen Richard L. Linden H. Winston Mercer John S. Stevens Raymond B. Thomas <i>Assistant Treasurers</i>
Benjamin F. Louis <i>Treasurer</i>	

Arthur K. Wells
Clerk of Corporation

Trustees

C. H. Alvord R. R. Amesbury *W. R. Amesbury *F. S. Bacon †E. G. Bates J. M. Bierer H. S. Bothfeld T. L. Buell R. C. Casselman †F. L. Farwell *D. B. Francis N. I. Greene H. W. Hardy H. Harwood	G. A. Hibbard B. H. Loewenberg B. F. Louis R. M. Nichols F. C. Ober L. S. Pruyne W. H. Raye, Jr. M. E. Sholkin E. P. Stevenson J. M. Tomb †W. H. Vogler H. Whitmore, Jr. *R. A. Winslow
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Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws December seventh

*Member of Board of Investment.
†Member of Auditing Committee.

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase	Paul L. Shakespeare <i>Assistant Treasurer</i>
Maxwell P. Gaddis <i>Vice Presidents</i>	

Charles J. A. Wilson
Clerk of Corporation

Trustees

*E. G. Angevine	†R. L. FitzGerald
*R. P. Atwood	M. P. Gaddis
*N. D. Bugbee	D. L. Gibbs
†J. P. Burke	*J. W. Kellar
*W. F. Chase	*K. W. Rogers
W. W. Cowles	N. W. Swinton
†D. Danner	C. J. A. Wilson

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
Tuesday next preceding the second Wednesday
in April

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street

Date of incorporation, April 26, 1848

Lloyd P. Tyrer <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr.	William A. Lesage
Bernard K. Garceau	Raymond P. Ranzoni <i>Assistant Treasurers</i>
James F. Burns <i>Vice Presidents</i>	John W. Bond <i>Chairman of Board</i>
L. Louis SanSoucie <i>Clerk of Corporation</i>	

Trustees

L. K. Berry, Jr.	G. H. Higgins
*J. W. Bond	J. H. Hunter
J. F. Burns	R. A. Hunter
†J. F. Campbell	P. F. Kittredge
†E. H. Clark	†J. H. Lev
H. W. Clark, II	T. W. Lewis
†J. Deans	R. I. Manuel
†M. L. Dempsey	A. O. Rosenthal
E. F. Flynn	L. L. SanSoucie
B. K. Garceau	†H. H. Schell
*P. J. Geraghty	*L. P. Tyrer
*H. S. Gordon	R. E. Wall
V. H. Gordon	*J. D. Washburn
F. H. Hayden	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws
first Wednesday in December

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Exec. Vice President</i>	Donald F. Donahue
Arthur W. Cook <i>Vice President</i>	Barbara C. Jager <i>Assistant Treasurers</i>
	Erwin M. Hill <i>Clerk of Corporation</i>

Theodore F. Behringer
Chairman of Board

Trustees

*C. H. Addis	J. J. Curran
†W. E. Bailey	H. J. Forsander
*T. F. Behringer	†E. M. Hill
*A. W. Borawski	H. Jekanowski
R. C. Callahan	†A. W. King
S. Clark	J. E. O'Donnell
F. W. Cole, Jr.	*M. L. Sender
*A. W. Cook	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Sidney F. Smith	Mabel M. Duval <i>Assistant Treasurer</i>
Earle M. Parsons <i>Vice Presidents</i>	Sterling R. Whitbeck <i>Chairman of Board</i>
John L. Banner <i>Clerk of Corporation</i>	

Trustees

†J. L. Banner	*J. J. Kelleher
R. C. Barstow	W. G. Kimball
W. C. Bird	A. M. Livingstone
†S. M. Campbell	E. M. Parsons
C. DeBruler	*S. F. Smith
C. N. DeRose	L. A. Stevens
*H. A. Dragon	*E. R. Stone
†F. Goldstaub	D. D. Sullivan
D. B. Jennison	*S. R. Whitbeck

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
third Wednesday in November

*Member of Board of Investment.

†Member of Auditing Committee.

Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
Dana J. Lowd <i>Vice President</i>	Thomas P. Cahill Ulysse A. Lussier <i>Assistant Treasurers</i>
Kenneth B. Bowen <i>Clerk of Corporation</i>	

Edward T. Heaphy
Chairman of Board

Trustees

*E. L. Arnold	*E. T. Heaphy
†A. C. Bardwell	*D. J. Lowd
K. B. Bowen	F. P. Lyons
†T. F. Corriden	M. F. Narum
†W. E. Denny	*F. R. Plumb
W. W. Dunn	C. H. Salls
*E. P. Dunphy	J. A. Weidhaas

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
8 Park Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones	Raymond H. Lambert
Edward F. Kurtz	Everett G. Lees
Albert P. Totten	Marion E. Phinney
<i>Vice Presidents</i>	Paul J. Silvia
Laurence W. Wilkin <i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>

Trustees

W. B. Allen	*E. F. Kurtz
G. G. Bergh	P. F. Leach
*D. S. Bishop	*J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	*S. C. Rice
*H. B. Gowen	H. H. Sweet
C. A. Howard	†F. T. Westcott
*J. W. Hull	†L. W. Wilkin
H. P. Jones	

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in January

NORTHBRIDGE

Whitinsville Savings Bank
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872

Philip B. Walker <i>President</i>	Charles P. Bartlett William S. Gould Louis E. Hoisington <i>Assistant Treasurers</i>
J. Hugh Bolton Robert J. Frost <i>Vice Presidents</i>	Delwyn K. Barnes <i>Clerk of Corporation</i>
John T. Ransom <i>Treasurer</i>	

Trustees

†A. C. Adams	†L. M. Fuller
H. C. Andrews	*H. E. Hoyt
D. K. Barnes	*W. G. Kuekan
L. Beinema	H. Moss
J. H. Bolton	J. T. Ransom
J. H. Bolton, Jr.	W. Sharawara
*G. T. Brown	†W. A. Spratt
*W. C. Commons	*H. VanderBaan
W. P. Dutemple	*P. B. Walker
O. Francis	R. R. Wood
*R. J. Frost	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Axel W. Krusell	Florence G. Cronin
Thomas F. Cuddy <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Edward W. Varnum
Clerk of Corporation

Trustees

†A. L. Beaudette	*A. W. Krusell
*H. S. Bennett	J. W. Learnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	J. M. Richardson, Jr.
*L. F. Fullam	B. M. Stevens (Hon.)
J. C. Griffith (Hon.)	L. E. Toepfer
†F. D. Hayes	E. W. Varnum
*L. A. Herard	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

NORWELL

South Scituate Savings Bank
Main Street

Date of Incorporation, April 2, 1834

David B. Richardson <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Andrew G. Gordon <i>Clerk of Corporation</i>

Trustees

E. Amazeen	*D. Richardson
R. Chandler	N. Robbins
*G. Dumas	*H. Sewell
†H. Fogg	N. Tilden
H. Ford	K. Torrey
†R. Gaudette	†H. Turner
*L. Phillips, 2nd	S. Vincent
*J. Pool	*A. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws first Friday of February

ORANGE

Orange Savings Bank
11 West Main Street

Date of Incorporation, March 30, 1871

Sidney N. Fletcher, Jr. <i>President</i>	Thomas R. Thompson <i>Treasurer</i>
Clarence W. Hayden	James R. Kimball
William B. Oddy <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

N. F. Batchelor	R. MacGregor, Jr.
†J. T. Bone	*W. B. Oddy
J. E. Botti	L. Plotkin
E. E. Cormier	*G. T. Rosberry
*S. N. Fletcher, Jr.	*K. E. Smith
W. H. Gibbs (Hon.)	†R. E. Stowell
*C. W. Hayden	D. A. Witty
†J. R. Kimball	E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws second Monday of February

PALMER

Palmer Savings Bank
485 North Main Street

Date of Incorporation, March 4, 1870

Everett D. Landen <i>President</i>	Gordon J. King <i>Treasurer</i>
Gordon J. King <i>Exec. Vice President</i>	Malcolm R. George
Herbert W. Bishop	Carl E. Lindahl <i>Assistant Treasurers</i>
Robert L. McDonald <i>Vice Presidents</i>	C. Lenwood Walker <i>Clerk of Corporation</i>

Trustees

C. F. Barlow	E. D. Landen
*H. W. Bishop	*R. L. McDonald
S. G. Brooks	†A. B. Rathbone
J. W. Duffy	C. K. Sanderson
†J. W. Gale	S. Scudder
*M. K. Gammons	F. A. Smith
†E. A. Griswold	C. L. Walker
*D. J. Horgan	A. Ziegler
*G. J. King	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of November

PEABODY

Warren Five Cents Savings Bank
10 Main Street

Date of Incorporation, April 28, 1854
Branch Office
Northshore Shopping Center

Paul M. MacGregor <i>President</i>	John J. Kline <i>Treasurer</i>
Lucien G. Lewis	A. Louise Ellis
Norman V. Crane	J. Norman Panall, Jr.
Edmond H. Lalime	Hubert M. Snow, Jr. <i>Assistant Treasurers</i>
John J. Gallagher	Nathan F. Masterson <i>Clerk of Corporation</i>
Daniel N. Crowley	
Ernest J. Woelfel <i>Vice Presidents</i>	

Paul M. MacGregor
Chairman of Board

Trustees

†A. J. Barry	L. G. Lewis
†H. B. Bliss	M. J. Lynch
T. A. Brady	*P. M. MacGregor
H. G. Childs	†N. F. Masterson
*N. V. Crane	H. E. Merrow
*D. N. Crowley	G. Smith
†C. D. Farmer	*H. E. Trask
*J. J. Gallagher	N. M. Washburn
†C. W. Kessler	†E. W. Weaver
J. J. Kline	E. J. Woelfel
*E. H. Lalime	

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD

Berkshire County Savings Bank
24 North Street

Date of Incorporation, February 2, 1846

Thomas R. Carrington <i>President</i>	William T. Rice
J. Howard Fryer <i>Vice President</i>	Jane M. Hoag
George P. Clayson <i>Clerk of Corporation</i>	Vernon L. Striebel, Jr.
Donald B. Kuntz <i>Treasurer</i>	Robert G. Disbrow
	Bayard S. Huntley <i>Assistant Treasurers</i>
	Gardner S. Morse <i>Chairman of Board</i>

Trustees

*W. E. Bagg, Jr.	*J. H. Fryer
†G. L. Brown	S. H. Jones
*T. R. Carrington	*C. C. Loomis
†G. P. Clayson	†R. W. McCracken
*L. R. Connor	*G. S. Morse
*F. G. Crane	J. H. Rice
F. G. Crane, Jr.	*W. T. Rice
D. England, Jr.	*A. S. Silverman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws fourth Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Robert H. Bolza	Charles H. Benz, Jr.
Raymond G. LeBeau	Donald G. Butler
Kenneth W. Seyffer <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
John R. Tobey <i>Clerk of Corporation</i>	

Trustees

E. L. Amber	G. D. Kittredge
*A. R. Birchard, Jr.	*C. F. Martin
R. H. Bolza	F. E. May
*S. Boxer	C. B. Muzzy
B. Crane	F. M. Myers, Jr.
†R. Crane	E. H. Neese, Jr.
W. B. Crawford	*T. C. Nelson
†S. England	S. G. O'Connell
T. J. Fahey	T. E. O'Connell
*P. K. Fodder	†B. J. Sullivan
W. R. Furey	J. R. Tobey
*L. S. Hayden	

Deposits go on interest first day of each month except the months of January, May, July and November, which have nine grace days

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH
Plymouth Savings Bank
36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Warren M. Axford <i>Treasurer</i>
James A. White <i>Vice President</i>	Donald W. Heath <i>Assistant Treasurer</i>
Harold W. Baker <i>Clerk of Corporation</i>	
Oliver L. Edes <i>Honorary Chairman of Board</i>	

Trustees

W. M. Axford	M. H. Golden
†H. W. Baker	R. W. Holm
R. M. Briggs	†F. A. Randall
*T. Brink	G. E. Randall
*E. W. Burgess	A. D. Russell
O. L. Edes	†R. W. Talbot
D. E. Eldridge	M. L. Valente
*A. G. Estes, Jr.	*J. A. White

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Annual meeting date as provided for in By-Laws third Thursday of October

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices
Bay Road, South Duxbury
53 Summer Street, Kingston
1923 Ocean Street, Marshfield

Fred C. Newhall <i>President</i>	Robert D. Sampson <i>Treasurer</i>
Philip S. Barnes <i>Vice President</i>	Kendall S. Estes
	George W. Carter, Jr.
	<i>Assistant Treasurers</i>
Maurice A. Hall <i>Clerk of Corporation</i>	Philip S. Barnes <i>Chairman of Board</i>

Trustees

*P. S. Barnes	D. B. Freeman
H. A. Boyer	M. A. Hall
B. B. Bradley	*F. C. Hilton
E. W. Brewster	A. H. Holmes
S. H. Brewster	E. B. Maccaferri
*L. R. Briggs	*F. C. Newhall
†W. J. Brown	F. M. Rowell
P. V. Cavallini	B. J. Shepherd (Hon.)
*O. G. Colley	†R. M. Shiff
†G. W. Cushman	M. Toabe
R. L. Drew	H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

PROVINCETOWN

Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young	Frank M. Oliveira
George F. Miller, Jr. <i>Vice Presidents</i>	<i>Vice Treasurer</i>
	Helen F. Rogers <i>Assistant Treasurer</i>
Herbert F. Mayo <i>Clerk of Corporation</i>	

Trustees

F. J. Alves	†E. Salvador
*S. J. Benson	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	*W. F. Silva
†C. G. Peck, Jr.	R. A. Welsh
A. E. Ramey	M. C. Young
*J. F. Rosenthal	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws third Monday of June

*Member of Board of Investment.
†Member of Auditing Committee.

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office
371 Hancock Street, North Quincy

George H. Bonsall <i>President</i>	Frederick A. Sprowl <i>Treasurer</i>
Robert H. Fay Arnold O. Haskell <i>Vice Presidents</i>	H. Maurice Hughes O. Donald Gohl Lindsay L. Tait <i>Assistant Treasurers</i>
Morgan Sargent <i>Clerk of Corporation</i>	Arthur I. Burgess <i>Chairman of Board</i>

Trustees

*G. H. Bonsall	†H. MacArthur
*A. I. Burgess	†R. Porter
C. R. Burgin	†G. D. Reardon
*T. S. Burgin	M. Sargent
*W. G. Clark	J. Serafini
*R. M. Faxon	J. D. Smith (Hon.)
R. H. Fay	

Deposits go on interest fifth day of each month
Dividends are payable 1st Monday of January,
April, July and October
Annual meeting date as provided for in By-Laws
second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices
15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane <i>President</i>	Richard L. Batchelder <i>Treasurer</i>
Albert C. Wilde Raymond E. Lyons <i>Vice Presidents</i>	Melvin S. Monson Virginia O. Holmes <i>Assistant Treasurers</i>

Charles F. Blakely
Clerk of Corporation

Trustees

R. L. Batchelder	*R. E. Lyons
*C. F. Blakely	*H. W. Macaulay
†C. E. Claff	†R. R. McEvoy
G. W. Hill	†J. C. Webster, Jr.
W. C. Kane	*A. C. Wilde
*F. H. Lutz	*L. R. Wyman

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws
second Tuesday in April

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell Frank D. Tanner <i>Vice Presidents</i>	Richard C. Forrest <i>Vice Treasurer</i>
E. Hayward Bliss <i>Clerk of Corporation</i>	Alice B. Sweeney Alice S. Rogers <i>Assistant Treasurers</i>

Trustees

C. H. Amon, Jr.	*K. C. Latham
M. B. Bedell	*G. M. Lothrop
E. H. Bliss	M. R. Meikle
*H. B. Currell	*R. E. Stewart
W. H. Dee	†C. Stratton
J. B. Iverson	F. D. Tanner
†K. R. Ivester	*P. G. Willcox
†G. R. Larson	

Deposits go on interest first business day of each
month

Dividends are payable on and after March 10 and
September 10

Annual meeting date as provided for in By-Laws
third Monday in January

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
49 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Edward J. Phelps <i>Vice President</i>	Wallace L. Macaulay Kenneth R. Pike <i>Assistant Treasurers</i>

Russell Osgood
Clerk of Corporation

Trustees

J. H. Bourque	H. G. Perry
†A. R. Brewster	*E. J. Phelps
†D. S. Collins	*R. T. Phillips
*L. R. Curtis	N. A. Pool
E. W. Harlow	J. F. Spence
*M. W. Murrill	†J. Spurr
R. Osgood	*A. P. Wilcox

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
first Tuesday in December

ROCKPORT**Granite Savings Bank**
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith <i>President</i>	J. Harry Mills <i>Treasurer</i>
J. Harry Mills <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>

Frank W. Johnson
Clerk of Corporation

Trustees

†R. M. Barker	G. N. Mackey
*A. S. Brown, Jr.	A. K. Marr
*C. G. Burbank	J. H. Mills
*A. R. Carlson	*N. O. B. Pearson
L. P. Curtis	†J. B. Silva, Jr.
N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
F. W. Johnson	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

SALEM**Salem Savings Bank**
125 Washington Street

Date of Incorporation, January 29, 1818

Branch Office
Highland Avenue

Edgar W. Johnson <i>President</i>	Charles H. Stevens, Jr. <i>Treasurer</i>
Leonard Clark	George W. Olson
Charles A. Whipple	Hollis B. Kuell
Francis J. Murphy <i>Vice Presidents</i>	Robert Petersen <i>Assistant Treasurers</i>

J. Grafton Kingsley
Clerk of Corporation

Trustees

C. N. Andrias	J. G. Kingsley
R. B. M. Barton	†N. M. Knowlton
W. Chisholm	*H. G. Macomber
*F. P. Clark	†I. J. Martin
*L. Clark	F. J. Murphy
H. E. Davenport	W. T. Quinlan
R. W. Estey	T. Simons
*J. E. Farley	C. H. Stevens, Jr.
J. E. Fellows, Jr.	C. F. Voorhees
†M. F. Flynn	W. B. Welch
H. S. Holcomb	*C. A. Whipple
*E. W. Johnson	

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

Salem Five Cents Savings Bank
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South Hamilton

Franklin A. Hebard <i>President</i>	Alton P. Cole, Jr. <i>Treasurer</i>
Alton P. Cole, Jr. Bradshaw Langmaid Richard E. Blake <i>Vice Presidents</i>	Clayton W. Smith <i>Assistant Treasurer</i>

Albion B. Knowlton, Jr.
Clerk of Corporation

Trustees

*L. Allen, Jr.	*F. A. Hebard
A. E. Anderson	H. S. Knight
W. K. Anderson	†C. J. Kohn
B. T. Atwood, Jr.	*B. Langmaid
E. M. Batchelder	†C. A. Mayo
S. H. Batchelder	F. A. Meier
*R. E. Blake	F. H. Moore
W. J. Bursaw, Jr.	P. M. Pilcher
H. J. Callahan	A. P. Putnam
A. P. Cole, Jr.	B. U. Rice
A. S. Elwell	F. C. Sargent (Hon.)
H. S. Gilchrest	J. R. Serafini
†A. Goodhue, Jr.	R. H. Thompson
H. J. Gourdeau	*J. N. Welch
C. F. Grush	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1 and the last business day of October

Annual meeting date as provided for in By-Laws first Tuesday in May

SHELBURNE**Shelburne Falls Savings Bank**
24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Florence B. Adler <i>Treasurer</i>
Henry L. Avery <i>Vice President</i>	Elwyn J. Ball <i>Chairman of Board</i>

Marjorie W. Peck
Clerk of Corporation

Trustees

F. B. Adler	P. R. Joyce
†J. R. Amstein	†H. E. Legate
H. L. Avery	W. E. Legate (Hon.)
*E. J. Ball	†W. O. Loomis
E. W. Benjamin	*E. A. Milne
H. F. Brown	G. L. Mirick
R. E. Donelson	M. A. Newton
J. A. Dunnell	*E. D. Shippee
A. F. Eldridge	H. A. Suprenant
E. R. Field	J. B. Temple
*J. W. Hoyt	*G. E. Turton
D. H. Jones	R. Wishart

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in October

*Member of Board of Investment.

†Member of Auditing Committee.

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Dr. Harold P. Freeman Richard V. Kiley <i>Vice Presidents</i>	Stephen J. Dowd <i>Assistant Treasurer</i>

John H. Derby
Clerk of Corporation

Trustees

†H. Celata	R. W. Harris
†D. F. Choate, Jr.	†C. I. Horton
F. Ciampa	D. J. Kelley
A. H. Curtis, II	R. V. Kiley
J. H. Derby	*A. J. Oliva
*A. H. Dolben	*T. P. Russell
W. H. Dolben, Jr.	P. Sherman
A. L. Fisher	*H. E. Stevens
*H. P. Freeman	R. W. Young

Deposits go on interest fifteenth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws third Tuesday in November

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

R. Jack Howard <i>President</i>	Ernest S. Christian <i>Treasurer</i>
L. Roger Wentworth Frederick W. Hale <i>Vice Presidents</i>	Royal A. Mabee Arthur R. Hayward <i>Assistant Treasurers</i>
George S. Drew <i>Clerk of Corporation</i>	Charles J. Bateman, Jr. <i>Chairman of Board</i>

Trustees

M. F. Ahearn, Jr.	J. F. McGann
*C. J. Bateman, Jr.	L. J. McKay
R. C. Bosworth	T. W. Morse
†J. A. Daniels	J. W. Pickering
†G. S. Drew	†N. A. Ray
F. W. Hale	E. S. Rumery
E. J. Hall	*H. E. Sullivan
*R. J. Howard	L. R. Wentworth
*T. E. Kellar	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday of December

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence <i>President</i>	William W. Horsley <i>Treasurer</i>
John N. Burnham <i>Vice President</i>	Stanley M. Cheney Carl M. Olson Mafalda A. Comstock <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	

Trustees

J. V. Achin	L. H. Lemmelin
P. Boehm	R. C. McKinstry
*J. N. Burnham	G. Mozley
L. D. Clemence	†J. J. O'Shaughnessy
*R. U. Clemence	*J. E. Rischitelli
J. K. Edwards	†F. O. Robson
J. D. Gallery	S. T. Sheard
P. Graf	*A. F. Smith
R. R. Grimwade	*E. E. Williams
W. W. Horsley	†S. W. Williams
O. J. Laliberte	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in May

SPENCER

Spencer Savings Bank
176 Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Leroy E. Latown Burton R. Smith Hezekiah P. Starr <i>Vice Presidents</i>	Robert G. Worthington <i>Assistant Treasurer</i> Edwin L. Marsden <i>Clerk of Corporation</i>

William J. Heffernan
Chairman of Board

Trustees

†M. W. Bemis	J. P. McGrath
*J. J. Dolan	†J. C. McSherry
F. O. Dufault	R. K. Prouty
*W. J. Heffernan	*W. J. Reynis
F. A. Hobbs	*B. R. Smith
*L. E. Latown	H. P. Starr
G. E. LeDoux	†G. D. Stone
E. L. Marsden	

Deposits go on interest first day of each month

Dividends are payable 1st Monday of May and November

Annual meeting date as provided for in By-Laws first Tuesday of June

*Member of Board of Investment.

†Member of Auditing Committee.

SPRINGFIELD**Hampden Savings Bank**
19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings
Harvey R. Preston <i>Clerk of Corporation</i>	Henry L. Waltermire <i>Assistant Treasurers</i>

Trustees

R. B. Atkinson	A. G. Medlicott
†H. C. Beaver, Jr.	*M. C. Peabody
C. L. Blake	†H. R. Preston
R. D. Clapp	*J. B. Richardson, Jr.
H. J. Collins	V. E. Quillard
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
*G. C. Holderness	A. B. Wallace, III
S. May	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in November

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices1899 Wilbraham Road
6 Somers Road, East Longmeadow

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy	Wilfred G. Luthgren
John A. Saunders <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Earl H. Paine
*Clerk of Corporation**Trustees*

N. Brown (Hon.)	*B. H. McMahon
*A. A. Carroll	T. V. Paige
†D. B. Collings	E. H. Paine
*R. W. Crowell	K. W. Perry
E. C. Erickson	J. A. Saunders
G. J. Gallan	J. J. Shea, Jr.
*D. W. Gordon	†E. E. Silver, Jr.
*A. H. Hovey	R. S. Spooner (Hon.)
R. Keeney, Jr.	G. W. Streeter, Jr.
E. Kronvall (Hon.)	R. K. Swett
L. D. Lewis	N. Wallace
A. C. McCarthy	†F. W. Williams

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

Springfield Institution for Savings
1459 Main Street
Date of Incorporation, June 16, 1827**Branch Offices**561 Sumner Avenue
844 State Street
1360 Carew Street
9 Springfield Street, Agawam
724 Bliss Road, Longmeadow

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Charles G. Young	A. Everett Winne
John McP. Collins	<i>Vice Treasurer</i>
Theodore H. Hanchett	C. Raymond Prothero
William A. James	June M. Haskins
Alfred E. Rowley <i>Vice Presidents</i>	Robert A. Cross
Julius H. Appleton <i>Clerk of Corporation</i>	John J. Rapalus <i>Assistant Treasurers</i>

Trustees

J. H. Appleton	H. Isenburg (Hon.)
*R. A. Booth	†S. D. Parker
W. A. Collins	M. F. Peterson (Hon.)
*H. G. Dickey	F. S. Pillsbury
L. W. Doherty	A. Roberts
†J. F. Egan	C. H. Schaaff
F. C. Emerson	*H. A. Sears
A. G. Erdman	*A. E. Steiger, Jr.
H. R. Feltham (Hon.)	E. H. Thomson (Hon.)
W. A. Hebert (Hon.)	†L. R. Wallace
*M. I. Holstein	*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

STONEHAM**Stoneham Savings Bank**
359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wylie Gardt <i>Treasurer</i>
G. Ernest Bell	William H. Brock
Winston N. Prescott <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Philip A. Nelles, Jr.
*Clerk of Corporation**Trustees*

*M. E. Barron	†E. B. Merrithew
*G. E. Bell	P. A. Nelles, Jr.
F. S. Blanchard (Hon.)	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
A. G. Fuller	*W. N. Prescott
W. Gardt	L. W. Scammon
R. P. Hall	C. H. Severance
D. W. Hanson	†J. T. Whittemore
*E. W. Jefferson	R. A. Wills
†F. A. Lawson	G. A. Worthen

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Monday preceding the last Sunday in April

*Member of Board of Investment.
†Member of Auditing Committee.

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Addison L. Jennings <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

Trustees

*H. Barker	†R. K. Martin
G. Cleathero	*A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*E. G. Gebelein	†R. H. Park
H. S. Hastings	W. R. Reed
A. L. Jennings	J. D. Robertson
J. W. Kirker	†R. C. Witherell
*G. H. M. LeRoy	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank
12-14 Court Street

Date of Incorporation, February 9, 1869

Walter H. Barker <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Richard E. Keefe <i>Vice President</i>	Clayton L. Reynolds Arthur T. Smerdon
Thomas F. Corr, Jr. <i>Clerk of Corporation</i>	Arthur J. F. Tutton <i>Assistant Treasurers</i>

Trustees

*W. H. Barker	*R. E. Keefe
R. B. Champagne	†J. F. Leddy
G. F. Clapp	*G. M. Owen
T. F. Corr, Jr.	R. J. Park
R. E. Deponte	J. F. Parker
W. P. Dickerman	*S. H. Rhodes
*C. A. Eldridge	C. S. Robertson
H. C. Gill, Jr.	*G. M. Seemann
†W. H. Gorey	S. P. Sowiecki
A. E. Gutman	†E. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot
Main Street, East Douglas

E. Raymond Newell <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Samuel R. Scott	Mildred E. Eastman
Robert E. Hamilton	Gordon E. Kollett
Richard S. Douglas <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich	*R. E. Hamilton
†F. Andrews	R. O. Huddleston
*C. C. Ballou	G. E. Kollett
J. E. Branigan	*E. R. Newell
W. G. Brown	R. A. Pelland
H. Buma	A. A. Sabatinelli
G. P. Carver, Jr.	*S. R. Scott
W. B. Chase	W. Smith
†W. J. Crawley, Jr.	*L. S. Voss
R. S. Douglas	P. S. Wheelock
G. W. Guertin	

Deposits go on interest the first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter	Julian V. Lyon
William E. Jones <i>Vice Presidents</i>	Gladys Parker <i>Assistant Treasurers</i>
William J. Lee <i>Clerk of Corporation</i>	Philip A. Perkins <i>Chairman of Board</i>

Trustees

A. M. Anderson	†H. S. MacLellan
†M. G. Beebe	F. C. McGrath, Jr.
*F. E. Carter	T. L. McManus
L. Day	A. S. North (Hon.)
G. J. Evans	*P. A. Perkins
E. H. Fairbanks	R. A. Sayce
S. Fisher	H. J. Skinner (Hon.)
G. F. Gardner	*W. R. Spaulding
H. H. Hovey	†M. F. Stoddard, Jr.
H. A. Jones (Hon.)	R. H. Wingate
*W. E. Jones	J. B. Wiswall
W. J. Lee	*K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth business day of the month

Dividends are payable last business day of the months of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

*Member of Board of Investment.

†Member of Auditing Committee.

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices

432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

Benjamin F. Wood <i>President</i>	Philip A. Lashway <i>Vice Treasurer</i>
George P. Davis	Arthur M. Butler, Jr.
W. Hart Nichols <i>Vice Presidents</i>	Willard T. Crossman
George D. DeGrasse <i>Treasurer</i>	Frederic A. Lancto
	Ralph A. Sederquist <i>Assistant Treasurers</i>

Lester J. Johnsen
Clerk of Corporation

Trustees

*C. G. Brewster	F. J. Mooney, Jr.
G. P. Davis	*A. V. Mosher
G. D. DeGrasse	*W. H. Nichols
A. DeVincent	*J. F. Robinson
P. L. Flynn	B. E. Tyler
†N. B. Goldberg	R. L. Whipple
†H. F. Howe	*B. F. Wood
†L. J. Johnsen	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office

Main Street, Gilbertville

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Charles A. Pearce <i>Ezec. Vice President</i>	Irene B. King <i>Assistant Treasurer</i>

Fulton Rindge, Jr.
Clerk of Corporation

Trustees

N. P. Benson	*W. M. Hyde
*J. H. Bryson	†F. J. Kargas
*L. B. Campbell	†J. F. Nields
*L. R. Campbell	C. A. Pearce
N. Falk	R. H. Quigley
C. T. Hinckley	†F. Rindge, Jr.
*I. A. Hodgen	H. R. Salem

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office

121 Main Street, Falmouth

Frank L. Nickerson <i>President</i>	John M. Ranney <i>Treasurer</i>
Arthur E. Griffin	Paul E. English
Harry B. Metcalfe <i>Vice Presidents</i>	Donald R. Eldridge <i>Assistant Treasurers</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	

Frank L. Nickerson
Chairman of Board

Trustees

*R. A. Anthony	M. B. Makepeace
†J. M. Balano	*F. MacGregor
T. H. Barth	H. B. Metcalfe
*E. A. Besse	*F. L. Nickerson
†B. E. Cushing	*A. L. Pappi
L. M. Flanders	W. E. Rowley
W. L. Gray	†B. E. Shaw
*A. E. Griffin	*G. H. Smith
H. E. Hunziker	H. P. Smith
J. S. Kenyon	S. H. Wright
R. D. Kiernan	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

WARREN

Warren Savings Bank
Main Street

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Bertram W. Perkins	William N. Wright
John G. Rearick <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Charles E. Shepard
Chairman of Board

Trustees

P. F. Carroll	*B. W. Perkins, Sr.
†B. M. Covell	B. W. Perkins, Jr.
D. B. Gilman	A. T. Purinton
†W. McWhirter	*J. G. Rearick
I. W. Moore (Hon.)	*C. E. Shepard
†J. Orszulak	*V. B. Tuttle
R. R. Paine	W. G. Wood
*C. F. Pease	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

*Member of Board of Investment.

†Member of Auditing Committee.

WATERTOWN

Watertown Savings Bank
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith	Marguerite M. Hooley
W. Stanley Field	Robert B. Harris
Charles W. Chamberlain, Jr.	<i>Assistant Treasurers</i>

Vice Presidents

Roger T. Westcott
Clerk of Corporation

Trustees

*C. W. Chamberlain	S. P. Mugar
C. W. Chamberlain, Jr.	T. J. Scott
R. B. Chase	†B. L. Scribner
*L. S. Field	*F. D. Shaw
W. S. Field	*H. A. Smith
†J. E. Heffernan	R. S. Sparrow
*J. S. Hemphill	A. J. Torrielli
A. A. Huse	†G. B. Wellman
J. H. Lewis	R. T. Westcott
*W. I. Middleton	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

WEBSTER

Webster Five Cents Savings Bank
290 Main Street

Date of Incorporation, March 16, 1868

Branch Office
343 Main Street, Oxford

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Alexander Wylie	Margaret C. Canavan
Lambert L. Gustafson	<i>Assistant Treasurer</i>
Joseph M. Morse	James L. Dugan
Francis E. Cassidy	<i>Clerk of Corporation</i>

Ralph K. Hubbard
Chairman of Board

Trustees

†H. C. Bartlett	D. W. Horsley
D. S. Bayer	E. L. Hubbard
B. F. Brigandi	*R. K. Hubbard
*W. A. Cash	L. E. LeBoeuf
F. E. Cassidy	*J. M. Morse
H. W. Crawford	R. R. Poblocki
J. L. Dugan	†J. C. Prout
W. L. Dugan	*G. F. White
L. L. Gustafson	*A. Wylie
†D. I. Hey	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws third Wednesday in May

WELLFLEET

Wellfleet Savings Bank
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Gladys R. Cassidy <i>Treasurer</i>
Charles E. Frazier, Jr.	Robert C. Dickinson
Paul J. Lussier	<i>Assistant Treasurer</i>
<i>Vice Presidents</i>	
	Clarence S. Smith
	<i>Clerk of Corporation</i>

Trustees

†H. W. Carlson	†C. E. Frazier, Jr.
R. A. Chase (Hon.)	*W. Hokkanen
B. C. Collins	K. E. Paine
*H. A. Curtis	*W. R. Payne
*C. W. Downs, Jr.	†E. F. Rose
†J. R. Dyer, Jr.	†N. C. Young

Deposits go on interest twentieth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Friday in January

WESTBOROUGH

Westborough Savings Bank
33 West Main Street

Date of Incorporation, February 9, 1869

Branch Office
58 West Main Street, Northborough

Ellwood N. Hennessy <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
E. Irving Hulbert	Walter A. Kinell, Jr.
<i>Exec. Vice President</i>	<i>Vice Treasurer</i>
J. Baron Mason	Dorothy S. Hewey
<i>Vice President</i>	<i>Assistant Treasurer</i>
Edwin P. Fairbanks	Ellwood N. Hennessy
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

Trustees

*P. D. Blois	*J. B. Mason
C. H. Carlson	*J. G. Nason
G. H. Carlson	†D. Newton
†E. P. Fairbanks	*H. L. Paine
J. M. Foster	B. C. Tashjian
A. E. Gilman	*H. K. Tufts
*E. N. Hennessy	†R. S. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

*Member of Board of Investment.

†Member of Auditing Committee.

WESTFIELD**Westfield Savings Bank**

141 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices

206 Park Street, West Springfield

27 Arnold Street

Arthur W. Knapp
*President*Ralph D. Neth
Treasurer

Norman A. Clarke

Harris J. Bond

David C. Colton

L. Melvin Gendreau

Wesley L. Mitchell

Thomas J. Howard, Jr.

*Vice Presidents**Assistant Treasurers*

Horace N. Fuller

Henry F. Burrows

*Clerk of Corporation**Chairman of Board***Trustees**

C. J. Arnold

*C. A. Godin

G. B. Brooks

*A. W. Knapp

*H. F. Burrows

W. L. Mitchell

G. T. Chapman (Hon.)

R. D. Neth

†W. C. Chisholm

*E. V. Oehlers

N. A. Clarke

L. C. Parker, Jr.

*D. C. Colton

J. E. Reed

H. L. Drake

†A. S. Rzewski

H. N. Fuller

H. K. Wakeman

†F. H. Gath

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws
second Wednesday in April**Woronoco Savings Bank**

31 Court Street

Date of Incorporation, May 5, 1871

Branch Office

College Highway, Southwick

Laurence W. Shattuck
*President*Roger L. Wolcott
*Treasurer*Roger L. Wolcott
Exec. Vice President

Katherine L. Chapman

Ralph S. Conner

James A. Rogers

Vice President

Porter E. Taylor

Assistant Treasurers

Andrew Anderson

*Clerk of Corporation***Trustees**

†J. A. Adams

E. A. Jensen

A. Anderson

*G. R. Keegan

T. M. Arnold

†A. Nesin

*O. C. Baker

F. R. O'Donnell

†I. C. Barnes

K. S. Pease

J. W. Buckley

*G. W. Roraback

R. L. Cantell

H. Saffer

L. M. Clark

*L. W. Shattuck

*R. S. Conner

R. M. Wilcox

*G. B. Cowles

B. P. Wood

E. L. daSilva (Hon.)

Deposits go on interest tenth day of the month if
made on or before the nineteenth day of the
month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
third Wednesday in March**WEYMOUTH****East Weymouth Savings Bank**

744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Joseph J. Holland
*President*James F. Culhane
Treasurer

Robert H. Gaughen

Martha I. Belcher

Ashley B. Jones

*Assistant Treasurer**Vice Presidents*William F. Meara, Jr.
*Clerk of Corporation***Trustees**

F. L. Alden

*A. B. Jones

*J. Alden

G. E. Lane

†H. E. Bowmar

†W. F. Meara, Jr.

S. H. Casperson

R. H. O'Brien

J. F. Culhane

*E. A. Perry

*R. H. Gaughen

G. W. Perry

*J. J. Holland

R. Reidy

J. J. Holland, Jr.

†L. V. Smith

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
second Wednesday in April**South Weymouth Savings Bank**

88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

F. William Lawton
*President*George F. Gardner
Treasurer

Clayton W. Nash

Arthur G. Martell

Carl A. R. Lewis

*Assistant Treasurer**Vice Presidents*

William P. Fillebrown

*Clerk of Corporation*F. William Lawton
*Chairman of Board***Trustees**

F. T. Barnes (Hon.)

H. Hoffman

G. T. Barnes

*F. W. Lawton

A. O. Bicknell

*C. A. R. Lewis

J. F. Chipman

†C. L. McGaw

J. H. Clapp

*E. W. Moxon

A. V. Coleman (Hon.)

*C. W. Nash

H. B. Coleman

*H. B. Nash

†A. C. Fearing

F. Ness

*J. W. Field

*J. W. O'Donnell

W. P. Fillebrown

†R. G. Parker

H. I. Granger

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July
10 and October 10Annual meeting date as provided for in By-Laws
first Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
Fred Belyea <i>Vice President</i>	Ruth P. Bosien Robert Bates <i>Assistant Treasurer</i>
Raymond Warmington <i>Clerk of Corporation</i>	Frank M. Bryant <i>Chairman of Board</i>

Trustees

†F. Belyea	*R. L. Morgan
R. Bewley	*C. W. Morrison
*F. M. Bryant	*N. J. Reilly
E. S. Cook	J. C. Settles
W. N. Flynt	M. E. Sherman
†L. Fulton	*G. H. Thompson
E. B. Given, Jr.	R. C. Warmington
†W. McClelland	E. T. Wilson
R. Monahan	

Deposits go on interest fifteenth day of each month

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Joseph W. Bjork <i>Exec. Vice President</i>	Warren R. Corliss Irene R. Smith <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

Trustees

J. W. Bjork	D. F. Leach
G. A. Brouillard	*R. K. Litchfield
*C. P. Burrill	†N. G. MacDonald
*W. B. Clark	*W. F. McCarthy
R. A. Conrad	W. J. McCarthy
R. B. Cooke (Hon.)	L. E. Millett
†A. S. Gilman	*H. L. Shepherd
*H. L. Horte	H. C. Young
†H. S. Keith	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Roswell S. Jorgensen <i>President</i>	Harry W. Tower <i>Treasurer</i>
Merwin F. Packard Willard H. Senecal <i>Vice Presidents</i>	Donald R. Packard <i>Assistant Treasurer</i> Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

*H. R. Bisbee	T. F. Lenihan
†R. T. Bisbee	†H. F. Loud
†L. H. Cranson	D. S. Outhuse
C. M. Damon, Sr.	L. H. Packard
D. P. Healy	*M. F. Packard
*R. S. Jorgensen	*W. H. Senecal
*H. S. Kellogg	R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Wednesday in December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	George D. Walker Lila L. Niles <i>Assistant Treasurers</i>

Wade W. Rudman
Clerk of Corporation

Trustees

†L. S. Blair	B. Mears (Hon.)
J. P. English	†N. Phelps
*S. E. Gardner	†P. G. Robbins
*C. B. Hall	W. W. Rudman
W. S. Hamilton (Hon.)	*L. Rudnick
P. S. Hart	L. S. Towne
*P. B. Jayne	L. G. Treadway (Hon.)
R. A. Mason	*P. P. Welanetz
T. M. McMahon	H. Wooster

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in September

*Member of Board of Investment.

†Member of Auditing Committee.

WINCHENDON

Winchendon Savings Bank
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

Trustees

†C. H. Abbott	K. M. Parks
*A. E. Anderson	†L. P. Prance
M. R. Bateman	*M. W. Smith
†W. D. Brown	H. E. Stearns
*C. D. Eldredge	E. M. Thompson
R. F. King, Jr.	K. B. White, Jr.
*J. W. Meyer, Jr.	*J. J. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph W. Donald Maxwell <i>Assistant Treasurers</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

Trustees

*P. F. Avery	R. W. Hatch
†S. Avery	W. B. Hersey
C. W. Bennett	†G. H. Hood, Jr.
J. W. Blackham	E. H. Kenerson (Hon.)
A. Broadhurst	R. B. Kittredge
W. L. Davis	C. L. Moore
*J. F. Dwinell, Jr.	*H. S. Richardson, Jr.
†A. O. Eaton	F. E. Smith (Hon.)
C. S. Eaton	*W. J. Speers, Jr.
M. T. Freeman	*P. P. Wadsworth
E. V. French	J. B. Willing
A. M. Gibson	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

WINTHROP

Winthrop Savings Bank
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
G. Malcolm McNeil Arthur J. Soper <i>Vice Presidents</i>	Florence R. Cummings Alice J. Mackey <i>Assistant Treasurers</i>
	Ernest E. Hardy <i>Clerk of Corporation</i>

Trustees

D. M. Boylan	*H. J. Hyatt
L. S. Burke	†A. B. Marsh
M. L. Flinn	*G. M. McNeil
P. A. Gorman	*A. J. Soper
J. Gregorie	*A. G. Sullivan
E. E. Hardy	E. R. Thomas
*A. W. Hodges	†J. K. Weiner
†E. M. Howard	

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

Annual meeting date as provided for in By-Laws third Wednesday in January

WOBURN

Woburn Five Cents Savings Bank
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Alfred W. Peterson Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
Clerk of Corporation

Trustees

R. J. Farrell	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
†F. A. Gifford	*R. E. Miltzer
E. C. Holland	*A. W. Peterson
D. B. Johnson	†C. J. Peterson
H. M. Leen	*P. E. Skinner
R. E. Lentz	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

*Member of Board of Investment.
†Member of Auditing Committee.

WORCESTER**Bay State Savings Bank
28-30 Franklin Street**

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
John W. O'Meara	Patricia A. Naumnik
Thomas L. Rooney <i>Vice Presidents</i>	James M. Carpenter <i>Assistant Treasurers</i>
Robert R. Gallagher <i>Clerk of Corporation</i>	

Trustees

J. P. Coakley	J. J. Ladden
W. M. Conlin	†J. J. Marshall
E. J. Croce	*J. W. O'Meara
†J. J. Curran	H. E. Prunier
*W. B. Dennen	†R. C. Reidy
C. N. Dewey	T. L. Rooney
F. J. Donoghue	T. S. Shea (Hon.)
*E. F. Donohue	M. Stepanski
R. R. Gallagher	*F. J. Sullivan
F. S. Harvey	J. A. Toomey
*K. P. Higgins	

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

**People's Savings Bank, in the city of Worcester
450 Main Street**

Date of Incorporation, May 13, 1864

**Branch Offices
Webster Square Plaza**

344 West Boylston Street, West Boylston

Percy H. G. Harris <i>President</i>	Gordon H. Crossley <i>Treasurer</i>
H. Waite Hurlburt	Roger W. LeBlanc
John F. Handfield <i>Vice Presidents</i>	Sam H. Hokkanen
	Allyn W. Krom <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	

Trustees

E. G. Bagley	*P. H. G. Harris
†P. C. Beals	R. H. Harris
R. W. Booth	*C. D. Heywood
†R. S. Bowditch	F. W. Howe, Jr.
*C. R. Brownell	H. W. Hurlburt
J. Z. Buckley	*P. M. Morgan
J. R. Carter	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. B. Davis, Jr.	†A. E. Rankin
J. P. Franklin	G. Sessions
H. Gooch, Jr.	F. W. Seymour
W. G. Hall	C. M. Stanley
J. F. Handfield	A. T. Wall
F. L. Harrington, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

Annual meeting date as provided for in By-Laws third Thursday in January

**Worcester County Institution for Savings
365 Main Street**

Date of Incorporation, February 8, 1828

**Branch Offices
500 Pleasant Street
29 West Boylston Street
353 Grafton Street**

Arnold W. Conti <i>President</i>	James D. Watt <i>Treasurer</i>
Stanley G. Quackenbush <i>Vice President</i>	Leon C. Gould <i>Vice Treasurer</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	John F. Gilbert
C. Lane Goss <i>Chairman of Board</i>	Thomas E. Hillsgrove
	Frank A. Brown
	Carl E. MacKay <i>Assistant Treasurers</i>

Trustees

E. L. Clifford	J. B. Lowell
A. W. Conti	†F. J. McGrath
J. A. Crotty	*R. W. Mirick
†R. Cushman	*M. Morgan
W. G. Davis	*A. Palmer
*P. Fletcher	C. Riley
†R. S. Frost	W. H. Sawyer
B. B. Gilman	A. W. Smith
*C. L. Goss	H. I. Spencer
R. F. Gow	R. W. Stoddard
R. G. Hess	B. C. Wheeler
H. B. Jefferson	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Tuesday of January

**Worcester Five Cents Savings Bank
316 Main Street**

Date of Incorporation, April 10, 1854

**Branch Offices
21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury**

Richard N. Symonds <i>President</i>	Carl A. G. Anderson
Ralph W. Hager <i>Vice President</i>	George R. Frye
Frank R. Heath, Jr. <i>Treasurer</i>	Kathleen Pano
	Roger A. Starbard
	Donald A. Thomson <i>Assistant Treasurers</i>
	Walter G. Butler <i>Clerk of Corporation</i>

Trustees

J. Adam, Jr.	W. C. Lane, Jr.
*H. M. Booth	L. H. Lougee
†W. G. Butler	W. L. Macintosh
*E. B. Coghlín	W. M. Mill
R. J. Forkey	†G. T. Miller
R. W. Hager	G. A. O'Brien
H. C. Hardy	P. M. Purrrington
F. L. Harrington	*A. B. Reed
R. A. Heald	*R. N. Symonds
E. M. Hicks	*R. Washburn
†J. M. Hogg	G. C. Whitney, II

Deposits go on interest first business day of each month if made on or before the tenth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank

315 Main Street

Date of Incorporation, May 15, 1851

Branch Offices

Lincoln Plaza, Lincoln Street

701 Southbridge Street, Auburn

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin <i>Vice President</i>	Clayton W. Adams Dean E. Storey
Philip B. Heywood <i>Clerk of Corporation</i>	Reid C. Preston <i>Assistant Treasurers</i>

Trustees

L. Anderson	A. B. Holmstrom
C. S. Barton	C. Knight, Jr.
*N. T. Bascom	R. H. McColl
†F. T. Blake, Jr.	E. F. O'Brien
*J. W. Coghlin	*R. J. Rutherford
†R. U. Cross	†R. E. Secord
G. G. DeMallie	R. M. Spencer (Hon.)
*F. H. Dewey, Jr.	†R. M. Stobbs
F. H. Dewey, III	H. P. Storke
J. C. Donnelly, Jr.	J. S. Tomajan
H. H. Forbes (Hon.)	M. E. Tuller
L. F. Harris	L. Wald
P. B. Heywood	*W. J. Whipple

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws second Monday in April

YARMOUTH

Bass River Savings Bank

307 Main Street

(South Yarmouth District)

Date of Incorporation, April 15, 1874

Branch Offices

338 Main Street, Hyannis

Yarmouth Shopping Plaza, South Yarmouth

Main Street, Dennis Port

825 Main Street, Osterville

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Nathan C. Austin
Roswell H. Nye	George F. Barabe
Paul M. Swift <i>Vice Presidents</i>	Stafford I. Burrell
William P. Swift <i>Clerk of Corporation</i>	Philip H. Schoener <i>Assistant Treasurers</i>

LeRoy W. Long
Chairman of Board

Trustees

E. W. Ambrose	A. L. Lovequist
*F. M. Angus	R. C. Macallister
L. C. Antonellis	†J. M. Newkirk, Jr.
J. E. Barnard, Jr.	*R. H. Nye
T. Bearse	W. J. O'Neil, Jr.
T. L. Cottrell	J. G. Pettit
*N. Crowell	R. F. Raddin
P. Davenport	H. L. Small
E. R. Eastman	*P. M. Swift
F. A. Eldredge	W. P. Swift
†E. R. Greene	L. Warren
H. L. Hayes, Jr.	N. E. Welch
G. B. Kelley	E. Winslow
*S. I. Lawrence	N. H. Wixon
*L. W. Long	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws second Monday in April

BOSTON**Mutual Savings Central Fund, Inc.**

82 Devonshire Street

Date of Incorporation, March 2, 1932

Norman F. Barrett <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
William Petersen <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
Edward P. Clark <i>Vice President</i>	Nathan T. Bascom <i>Clerk of Corporation</i>

Directors

W. Alderman	C. E. Goodhue
*N. F. Barrett	P. H. G. Harris
*N. T. Bascom	L. S. Hayden
C. J. Bateman, Jr.	*F. A. Hebard
C. Bigelow	J. W. Hull
*G. H. Bonsall	R. H. Keith
W. S. Brown	R. G. Lilly
*E. P. Clark	*B. H. McMahon
A. Dresser	C. M. Poore
*H. E. Fasser	L. C. Taylor
A. G. Gilman	

Savings Bank Investment Fund

82 Devonshire Street

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	John S. Howe <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

Directors

J. Carr	J. S. Howe
S. D. Evans	*E. W. Johnson
G. C. Francis	W. Newcomb
*M. L. Harris	*W. H. Smith, II
*P. H. G. Harris	*A. W. Soule
L. S. Hayden	

Savings Banks Employees Retirement Association

111 Devonshire Street

Organized February 3, 1944

Robert S. Goldthwait <i>President</i>	Joseph H. Bacheller, Jr. <i>Treasurer</i>
R. Gordon Granger <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

*J. H. Bacheller, Jr.	J. R. Goodwin
N. F. Barrett	*R. G. Granger
C. E. Cain	*R. P. Gray
*J. Carr	*G. C. Holderness
T. R. Carrington	*H. E. Hollingworth
A. W. Conti	P. A. Perkins
C. E. Crawford	A. F. Thompson
*R. S. Goldthwait	R. L. Wolcott

*Executive Committee

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1965

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$45,774 55	\$171,824 29
2	Due from banks	267,391 53	273,957 81
3	U. S. Government obligations, direct and fully guaranteed	4,979,048 92	3,939,528 29
4	State, county and municipal obligations	24,577 89	—
5	Other bonds, notes and debentures	461,907 28	7,500 00
6	Bank and fire insurance company stocks, etc.	868,437 41	486,468 58
7	Real estate loans (conventional)	9,023,647 57	7,528,061 65
8	G.I. loans (in-state)	1,301,836 77	133,311 66
9	F.H.A. loans (in-state)	1,636,366 06	36,457 15
10	G.I. loans (out-of-state)	—	1,361,976 94
11	F.H.A. loans (out-of-state)	780,431 64	404,037 93
12	Personal loans	—	433,533 95
13	Other loans	149,239 14	67,075 69
14	Banking premises	32,082 95	84,260 03
15	Furniture and fixtures	26,139 01	36,194 27
16	Other real estate owned, etc.	25,765 38	18,705 28
17	Taxes and insurance paid on mortgaged properties	—	170 65
18	Mortgage acquisition costs	—	360 00
19	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	93,575 94	628 21
22	Total	\$19,731,968 52	\$15,002,610 91
Liabilities			
23	Ordinary deposits	\$16,926,418 09	\$11,594,086 86
24	Special Notice Account deposits	—	1,501,088 88
25	Systematic Savings Account deposits	—	8,797 50
26	Club deposits	61,573 50	4,016 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	22 40
29	Unearned discount	22,554 47	88,017 99
30	Due to mortgagors	374,794 54	58,984 50
31	Mortgagors' payments not applied	46,873 55	213,061 22
32	Net interim income	63,232 34	191,761 49
33	All other liabilities	8,367 58	1,014 01
34	Guaranty Fund	1,133,000 00	697,313 03
35	Percentage to total deposits	6.67	5.32
36	Other surplus accounts	1,095,154 45	644,447 03
37	Percentage to total deposits	6.45	4.92
38	Total	\$19,731,968 52	\$15,002,610 91
General Information			
39	Number of deposit accounts October 31, 1964	5,812	7,297
40	Number of deposit accounts opened during period	532	653
41	Number of deposit accounts closed during period	532	596
42	Number of accounts October 31, 1965	5,812	7,354
43	Annual rate of ordinary and extra dividends paid during period	4 3/8	4 1/8
44	Amount of all dividends paid during period	\$695,372 21	\$500,672 12
45	Number of deposits made during period	9,061	17,574
46	Number of withdrawals made during period	7,095	8,397
47	Amount deposited during period	\$3,200,702 75	\$2,908,101 79
48	Amount withdrawn during period	\$2,866,785 29	\$2,372,918 09
49	Average amount in each account	\$2,912 00	\$1,773 00
50	Number of real estate loans October 31	1,526	1,276
51	Average real estate loan	\$8,350 00	\$7,417 00
52	Number of other loans October 31	71	544
53	Average other loan	\$2,102 00	\$920 00
54	*Gross income received during period	\$917,216 07	\$667,586 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$86,333 88	\$45,960 57
56	*Bank building occupancy	22,727 70	12,868 15
57	Advertising	5,309 93	8,184 14
58	Contributions, etc.	2,178 12	1,822 07
59	State tax	950 07	2,825 03
60	Miscellaneous	38,815 32	25,732 71
61	Total of above costs per \$1,000 of deposits	9 23	7 43

*Includes 3% of amount invested in banking premises.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$60,664 80	\$203,459 96	\$321,791 53	\$368,504 05	\$19,315 14	1
320,852 62	183,730 47	180,252 02	406,296 68	344,771 09	2
4,924,054 31	6,336,660 64	6,060,995 18	12,126,444 35	8,611,484 33	3
—	—	30,116 20	—	—	4
1,720,105 58	691,385 42	617,730 15	1,416,198 90	526,414 64	5
851,341 54	1,303,166 88	913,323 72	2,022,874 94	694,788 04	6
3,809,529 46	20,516,844 55	18,170,474 45	22,622,437 67	11,099,641 33	7
262,759 12	957,229 73	6,263,084 66	15,002,874 04	297,683 47	8
—	641,563 80	5,945,574 53	9,343,928 89	—	9
—	2,549,361 26	629,209 05	1,115,499 71	—	10
—	3,251,665 94	991,157 31	928,135 16	—	11
—	91,653 08	326,622 30	240,988 50	15,968 13	12
205,199 28	813,680 69	1,168,862 63	430,166 34	285,241 03	13
15,708 23	230,974 42	109,052 63	478,045 82	40,981 29	14
9,533 13	28,190 64	136,804 07	105,460 16	6,459 49	15
—	118,225 76	55,924 79	19,646 83	3,380 73	16
—	—	—	—	—	17
—	5,917 49	—	190,133 43	93,421 09	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
1,528 42	40,684 36	134,952 67	107,730 53	5,077 65	21
\$12,201,915 90	\$38,009,537 67	\$42,109,908 29	\$66,995,831 47	\$22,063,235 41	22
\$10,668,901 24	\$24,804,141 23	\$28,776,561 86	\$46,826,615 00	\$17,233,166 59	23
—	8,365,977 37	8,973,829 67	13,158,457 03	2,119,637 24	24
—	—	—	—	—	25
11,211 50	128,047 00	130,878 00	374,750 00	24,955 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	149,937 08	72,895 03	99,554 11	5,670 01	29
76,455 52	626,113 69	631,613 90	223,957 97	67,051 62	30
27,015 77	38,870 65	152,277 47	811,926 49	189,663 18	31
9,906 36	556,203 57	64,620 53	202,621 15	—	32
864 98	1,171 11	8,830 26	30,231 81	648 08	33
797,194 00	1,899,342 92	1,945,000 00	2,843,832 00	1,237,000 00	34
7.46	5.70	5.13	4.71	6.38	35
610,366 53	1,439,733 05	1,353,401 57	2,423,885 91	1,185,443 69	36
5.71	4.32	3.57	4.02	6.12	37
\$12,201,915 90	\$38,009,537 67	\$42,109,908 29	\$66,995,831 47	\$22,063,235 41	38
7,628	14,910	17,547	38,115	9,285	39
436	2,852	2,303	4,362	762	40
533	2,405	2,335	3,806	825	41
7,531	15,357	17,515	38,671	9,222	42
4 1/8	4	4	4	4 1/4	43
\$419,667 67	\$1,222,485 08	\$1,435,736 91	\$2,259,989 51	\$780,414 34	44
13,078	39,297	65,741	118,390	20,675	45
8,121	28,175	28,156	66,729	9,733	46
\$1,848,439 55	\$12,597,276 74	\$12,647,910 52	\$22,603,796 61	\$5,158,889 90	47
\$2,135,091 84	\$10,600,806 88	\$11,259,783 11	\$19,807,766 82	\$5,100,750 88	48
\$1,412 00	\$2,160 00	\$2,144 00	\$1,551 00	\$2,099 00	49
670	2,399	2,736	4,663	1,282	50
\$6,078 00	\$11,637 00	\$11,696 00	\$10,511 00	\$8,890 00	51
151	613	1,122	671	231	52
\$1,359 00	\$1,477 00	\$1,333 00	\$1,000 00	\$1,303 00	53
\$531,242 58	\$1,792,841 80	\$2,023,775 91	\$3,030,799 26	\$963,377 74	54
\$39,963 60	\$141,650 22	\$176,834 31	\$328,567 65	\$46,637 34	55
11,549 10	41,101 80	33,013 34	81,008 66	16,209 64	56
2,303 47	18,471 41	24,259 37	20,003 14	5,782 03	57
200 00	506 00	7,392 66	10,937 49	250 00	58
8,082 28	22,244 18	6,062 29	3,049 84	—	59
25,563 45	66,084 54	105,950 26	162,742 15	26,403 96	60
8 23	8 74	9 36	10 10	4 92	61

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$36,589 72	\$7,537 30
2	Due from banks	133,655 28	75,486 85
3	U. S. Government obligations, direct and fully guaranteed	4,124,732 77	1,696,567 44
4	State, county and municipal obligations	820,962 96	—
5	Other bonds, notes and debentures	524,585 00	305,544 93
6	Bank and fire insurance company stocks, etc.	736,556 47	363,067 91
7	Real estate loans (conventional)	9,405,276 72	4,375,243 42
8	G.I. loans (in-state)	141,973 94	—
9	F.H.A. loans (in-state)	—	—
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	—	—
12	Personal loans	—	—
13	Other loans	583,905 93	82,285 38
14	Banking premises	43,959 15	31,720 69
15	Furniture and fixtures	8,175 77	3,041 63
16	Other real estate owned, etc.	—	433 90
17	Taxes and insurance paid on mortgaged properties	—	3,777 81
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,934 26	2,721 31
22	Total	\$16,581,994 18	\$6,956,281 57
Liabilities			
23	Ordinary deposits	\$14,560,973 14	\$6,106,284 92
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	108,078 50	15,537 75
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	—
30	Due to mortgagors	170,936 17	67,548 27
31	Mortgagors' payments not applied	48,087 45	12,563 65
32	Net interim income	227,297 57	82,105 02
33	All other liabilities	1,591 80	959 46
34	Guaranty Fund	830,000 00	351,897 53
35	Percentage to total deposits	5.66	5.75
36	Other surplus accounts	635,029 55	319,384 97
37	Percentage to total deposits	4.33	5.22
38	Total	\$16,581,994 18	\$6,956,281 57
General Information			
39	Number of deposit accounts October 31, 1964	8,638	3,204
40	Number of deposit accounts opened during period	711	189
41	Number of deposit accounts closed during period	928	211
42	Number of accounts October 31, 1965	8,421	3,182
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$580,091 12	\$245,488 52
45	Number of deposits made during period	19,649	4,707
46	Number of withdrawals made during period	10,410	2,459
47	Amount deposited during period	\$3,593,399 87	\$941,706 29
48	Amount withdrawn during period	\$3,400,251 01	\$922,856 78
49	Average amount in each account	\$1,729 00	\$1,919 00
50	Number of real estate loans October 31	1,392	750
51	Average real estate loan	\$6,858 00	\$5,833 00
52	Number of other loans October 31	317	79
53	Average other loan	\$1,842 00	\$1,041 00
54	*Gross income received during period	\$771,049 29	\$317,790 56
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$58,664 45	\$22,341 84
56	*Bank building occupancy	1,978 92	6,968 70
57	Advertising	2,050 07	2,495 63
58	Contributions, etc.	1,074 06	748 88
59	State tax	—	150 58
60	Miscellaneous	25,683 10	11,592 29
61	Total of above costs per \$1,000 of deposits	6 14	7 25

*Includes 3% of amount invested in banking premises.

BELMONT	BEVERLY	BOSTON		
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$170,581 55	\$90,984 32	\$922,043 86	\$533,250 94	1
364,579 20	675,639 36	2,011,794 96	1,309,322 83	2
7,401,877 15	12,338,582 45	118,858,624 51	16,346,043 06	3
—	469,529 81	1,811,367 70	—	4
191,167 06	3,013,742 17	3,383,459 81	732,427 88	5
902,290 09	2,331,046 93	13,422,466 62	1,665,834 40	6
14,783,099 03	22,783,640 96	149,146,915 74	13,272,941 33	7
823,342 24	15,341,862 37	72,074,581 56	5,284,854 97	8
18,378 75	5,200,845 18	47,948,052 04	783,727 63	9
—	—	99,742,058 49	1,863,573 95	10
—	—	86,195,399 81	4,658,946 97	11
28,107 64	220,920 19	—	—	12
347,156 47	746,327 90	6,224,928 82	657,259 51	13
98,523 55	102,919 60	1,426,109 12	93,555 96	14
23,415 13	35,529 34	785,457 13	45,201 94	15
—	19,971 12	839,946 17	486,588 33	16
—	269 64	—	50 05	17
33,458 72	128,266 44	696,530 12	34,912 48	18
21,290 07	57,430 82	630,139 72	46,489 59	19
3,500 00	1 00	—	1 00	20
3,874 51	9,047 45	136,513 92	96,960 63	21
\$25,214,641 16	\$63,566,557 05	\$606,256,390 10	\$47,911,943 45	22
\$21,383,532 82	\$55,361,420 76	\$405,666,859 04	\$40,853,826 42	23
1,432,419 10	—	134,948,424 04	2,442,276 03	24
—	—	—	—	25
234,918 00	158,385 00	—	303,027 00	26
—	—	—	—	27
—	—	—	—	28
8,249 15	24,641 05	3,299,551 89	133,090 18	29
53,677 32	159,767 89	11,440,177 47	68,997 30	30
57,918 42	1,933,439 75	4,194,880 91	319,208 45	31
295,082 02	87,562 14	743,715 14	480,785 96	32
10,870 70	24,711 20	2,839,902 59	29,169 55	33
965,000 00	3,370,000 00	27,676,000 00	2,085,500 00	34
4.19	6.07	5.12	4.78	35
772,973 63	2,446,629 26	15,446,879 02	1,196,062 56	36
3.35	4.41	2.86	2.77	37
\$25,214,641 16	\$63,566,557 05	\$606,256,390 10	\$47,911,943 45	38
13,861	23,766	169,544	1,679	39
1,549	2,342	22,341	1,719	40
1,227	2,072	23,611	2,001	41
14,183	24,036	168,274	21,397	42
4	4 ³ / ₈	4	4 ¹ / ₄	43
\$819,624 40	\$2,235,885 89	\$21,278,486 88	\$1,689,486 76	44
18,265	75,919	418,404	53,315	45
22,869	50,506	282,893	33,687	46
\$9,126,518 85	\$14,856,613 29	\$142,283,274 31	\$10,496,126 17	47
\$7,867,994 29	\$12,460,916 09	\$138,581,980 82	\$10,634,278 67	48
\$1,601 00	\$2,303 00	\$3,213 00	\$2,023 00	49
1,203	3,994	36,999	2,297	50
\$12,988 00	\$10,848 00	\$12,301 00	\$11,260 00	51
169	962	1,402	255	52
\$2,221 00	\$1,005 00	\$4,440 00	\$2,577 00	53
\$1,138,467 26	\$2,896,125 09	\$27,251,697 68	\$2,139,147 10	54
\$97,183 20	\$211,101 63	\$1,208,825 82	\$195,763 25	55
5,944 88	20,318 59	507,618 51	44,673 01	56
5,273 09	13,033 49	286,212 70	4,044 66	57
4,122 17	6,601 54	60,000 00	585 00	58
—	—	672,916 99	29,663 13	59
54,015 33	116,670 22	854,775 14	121,932 26	60
7 30	6 64	6 64	9 16	61

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$436,321 75	\$333,285 46
2	Due from banks	1,880,667 87	1,145,517 94
3	U. S. Government obligations, direct and fully guaranteed	88,665,390 88	19,466,524 34
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	2,416,039 38	2,509,410 74
6	Bank and fire insurance company stocks, etc.	14,614,736 11	2,225,465 50
7	Real estate loans (conventional)	154,544,955 27	55,609,201 77
8	G.I. loans (in-state)	28,778,018 59	8,792,527 87
9	F.H.A. loans (in-state)	15,328,024 44	10,438,705 43
10	G.I. loans (out-of-state)	10,672,010 63	3,483,700 38
11	F.H.A. loans (out-of-state)	21,232,615 92	5,823,512 53
12	Personal loans	73,747 95	126 00
13	Other loans	6,639,733 44	577,217 27
14	Banking premises	1,760,274 34	589,749 93
15	Furniture and fixtures	306,364 23	173,437 22
16	Other real estate owned, etc.	271,956 47	129,385 56
17	Taxes and insurance paid on mortgaged properties	—	15,335 61
18	Mortgage acquisition costs	445,853 40	194,218 77
19	Mutual Savings Central Fund, Inc.	353,110 68	96,473 27
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	616,375 10	432,860 69
22	Total	\$349,036,197 45	\$112,036,657 28
Liabilities			
23	Ordinary deposits	\$303,237,028 64	\$83,329,669 48
24	Special Notice Account deposits	—	16,706,556 76
25	Systematic Savings Account deposits	—	—
26	Club deposits	369,065 25	1,240,965 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	806,051 86	168,475 52
30	Due to mortgagors	6,484,052 39	1,287,122 53
31	Mortgagors' payments not applied	11,348,541 26	1,120,628 63
32	Net interim income	599,944 75	184,290 39
33	All other liabilities	116,547 82	176,587 03
34	Guaranty Fund	12,158,100 00	4,160,600 00
35	Percentage to total deposits	4.00	4.11
36	Other surplus accounts	13,916,865 48	3,661,761 94
37	Percentage to total deposits	4.58	3.61
38	Total	\$349,036,197 45	\$112,036,657 28
General Information			
39	Number of deposit accounts October 31, 1964	98,673	55,266
40	Number of deposit accounts opened during period	12,015	6,515
41	Number of deposit accounts closed during period	11,357	6,581
42	Number of accounts October 31, 1965	99,331	55,200
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$12,278,462 58	\$3,811,786 98
45	Number of deposits made during period	346,570	148,269
46	Number of withdrawals made during period	168,289	86,567
47	Amount deposited during period	\$71,971,538 86	\$30,618,660 35
48	Amount withdrawn during period	\$63,830,246 71	\$27,326,384 54
49	Average amount in each account	\$3,053 00	\$1,812 00
50	Number of real estate loans October 31	11,941	7,104
51	Average real estate loan	\$19,308 00	\$11,845 00
52	Number of other loans October 31	1,469	465
53	Average other loan	\$4,570 00	\$1,241 00
54	*Gross income received during period	\$15,904,726 48	\$5,147,960 93
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$938,997 23	\$385,458 60
56	*Bank building occupancy	302,237 55	104,540 85
57	Advertising	189,261 26	51,912 05
58	Contributions, etc.	35,701 72	1,950 00
59	State tax	79,390 25	20,918 80
60	Miscellaneous	412,528 46	212,802 38
61	Total of above costs per \$1,000 of deposits	6 46	7 77

*Includes 3% of amount invested in banking premises.

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$251,913 33	\$73,431 44	\$270,209 17	\$14,970 69	\$397,721 44	1
654,100 00	521,865 97	1,610,259 82	462,072 35	1,654,612 19	2
18,345,744 60	19,514,766 66	5,652,645 24	2,876,003 25	49,218,506 49	3
—	411,120 99	—	—	—	4
962,673 92	2,792,789 97	1,749,426 99	316,991 90	737,753 67	5
1,555,229 20	2,997,393 81	—	437,530 72	9,429,693 75	6
13,613,606 68	24,927,624 94	23,532,552 51	7,202,785 08	40,298,443 35	7
11,772,058 09	1,184,524 96	5,153,515 78	421,938 29	67,431,220 39	8
6,468,974 95	882,441 10	1,464,517 71	—	53,573,962 54	9
3,235,384 76	659,012 39	386,505 11	50,328 71	12,977,948 41	10
6,224,356 61	2,601,749 25	275,187 68	—	24,841,065 46	11
—	—	—	—	121,215 85	12
649,835 61	569,144 95	1,302,287 44	80,140 37	1,400,153 79	13
323,323 97	68,017 84	136,558 81	—	—	14
46,533 85	10,651 69	59,808 43	6,660 94	462,538 45	15
539,343 59	10,768 27	13,764 55	—	283,587 84	16
—	10,676 55	372 00	—	—	17
60,546 57	58,256 85	52,242 85	15,047 38	916,650 47	18
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	19
1 00	1 00	1 00	4,745 77	12,309 49	20
658,092 38	128,339 63	7,086 66	519 70	456,202 61	21
\$65,414,886 32	\$57,469,724 06	\$41,711,875 74	\$11,900,852 99	\$264,457,963 84	22
\$57,548,998 33	\$50,367,676 57	\$37,255,993 75	\$10,592,244 62	\$241,840,250 92	23
—	—	—	—	—	24
324,221 50	32,810 00	45,822 00	121,006 00	—	25
—	—	—	—	—	26
—	—	—	—	—	27
344,873 41	53,450 56	11,380 33	4,990 88	891,943 43	28
406,186 85	551,185 00	262,051 40	9,875 00	1,548,247 52	29
1,051,749 83	146,853 26	798,094 02	179,517 30	908,237 01	30
87,961 50	77,652 03	30,279 10	118,394 59	580,941 42	31
28,304 39	22,328 26	43,245 81	9,336 31	98,336 30	32
3,183,200 00	3,029,525 00	1,778,350 00	464,637 69	9,782,500 00	33
5.50	6.01	4.77	4.34	4.05	34
2,439,390 51	3,188,243 38	1,486,659 33	400,850 60	8,807,507 24	35
4.22	6.33	3.99	3.74	3.64	36
\$65,414,886 32	\$57,469,724 06	\$41,711,875 74	\$11,900,852 99	\$264,457,963 84	37
25,313	15,477	17,754	3,780	52,696	39
3,070	1,588	2,284	436	6,805	40
3,286	1,695	2,510	464	5,282	41
25,097	15,370	17,528	3,752	54,219	42
4¼	4½	4¼	4¼	4½	43
\$2,330,784 77	\$2,106,515 67	\$1,496,239 03	\$431,193 60	\$9,656,305 52	44
65,518	22,518	46,726	10,539	118,428	45
35,073	16,213	30,612	5,171	71,671	46
\$13,795,874 70	\$11,197,293 85	\$9,464,034 67	\$3,525,179 12	\$61,977,422 82	47
\$12,883,847 18	\$8,434,014 37	\$9,220,371 40	\$3,546,400 03	\$45,213,933 82	48
\$2,293 00	\$3,277 00	\$2,125 00	\$2,823 00	\$4,460 00	49
4,890	1,789	2,088	493	16,770	50
\$8,449 00	\$16,912 00	\$14,756 00	\$15,568 00	\$11,873 00	51
622	111	225	45	1,108	52
\$1,045 00	\$5,127 00	\$5,788 00	\$1,781 00	\$1,373 00	53
\$3,030,836 03	\$2,583,087 98	\$1,948,028 90	\$569,389 20	\$11,824,286 18	54
\$194,495 36	\$134,380 11	\$174,919 87	\$53,489 09	\$601,331 40	55
73,234 56	27,088 64	31,604 02	7,145 23	102,795 58	56
4,487 95	6,392 58	3,955 22	2,779 59	43,310 87	57
360 00	4,892 84	2,899 15	1,675 80	21,608 38	58
25,564 05	15,480 15	—	152 40	117,087 29	59
116,852 50	51,672 04	66,694 02	17,023 81	330,246 36	60
7 21	4 76	7 52	7 77	5 03	61

		BOSTON	
		THE HYDE PARK SAVINGS BANK	LINCOLN SAVINGS BANK
Assets			
1	Cash, checks and items	\$251,691 38	\$58,184 92
2	Due from banks	418,219 12	159,259 18
3	U. S. Government obligations, direct and fully guaranteed	9,211,624 90	1,245,925 56
4	State, county and municipal obligations	195,722 52	—
5	Other bonds, notes and debentures	552,506 86	—
6	Bank and fire insurance company stocks, etc.	1,958,946 97	141,378 08
7	Real estate loans (conventional)	10,529,461 07	3,282,778 74
8	G.I. loans (in-state)	3,112,627 71	506,473 73
9	F.H.A. loans (in-state)	997,584 46	—
10	G.I. loans (out-of-state)	1,125,110 93	—
11	F.H.A. loans (out-of-state)	2,340,516 96	—
12	Personal loans	210,297 39	22,340 50
13	Other loans	145,719 47	222,268 34
14	Banking premises	118,558 53	26,465 05
15	Furniture and fixtures	7,966 88	6,548 84
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	—	3,174 07
18	Mortgage acquisition costs	—	2,739 41
19	Mutual Savings Central Fund, Inc.	29,349 52	6,141 72
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	5,784 48	1,251 37
22	Total	\$31,211,690 15	\$5,684,930 51
Liabilities			
23	Ordinary deposits	\$22,627,689 04	\$3,083,944 02
24	Special Notice Account deposits	4,232,923 98	1,716,966 45
25	Systematic Savings Account deposits	7,671 27	—
26	Club deposits	149,389 00	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	165,991 34	2,330 80
30	Due to mortgagors	29,832 00	—
31	Mortgagors' payments not applied	819,256 42	251,165 60
32	Net interim income	100,159 28	76,693 87
33	All other liabilities	62,326 51	7,458 48
34	Guaranty Fund	1,310,000 00	222,171 00
35	Percentage to total deposits	4.85	4.63
36	Other surplus accounts	1,706,451 31	324,200 29
37	Percentage to total deposits	6.31	6.75
38	Total	\$31,211,690 15	\$5,684,930 51
General Information			
39	Number of deposit accounts October 31, 1964	15,067	3,423
40	Number of deposit accounts opened during period	1,658	453
41	Number of deposit accounts closed during period	1,620	463
42	Number of accounts October 31, 1965	15,105	3,413
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,029,817 09	\$184,227 68
45	Number of deposits made during period	43,904	7,843
46	Number of withdrawals made during period	23,528	4,261
47	Amount deposited during period	\$8,100,734 31	\$1,113,002 15
48	Amount withdrawn during period	\$7,656,530 35	\$1,112,530 90
49	Average amount in each account	\$1,779 00	\$1,407 00
50	Number of real estate loans October 31	2,057	493
51	Average real estate loan	\$8,802 00	\$7,686 00
52	Number of other loans October 31	382	139
53	Average other loan	\$932 00	\$1,760 00
54	*Gross income received during period	\$1,422,118 88	\$267,195 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$129,196 80	\$28,510 03
56	*Bank building occupancy	18,635 08	6,277 08
57	Advertising	6,839 23	1,291 82
58	Contributions, etc.	470 00	635 80
59	State tax	11,195 86	—
60	Miscellaneous	50,888 32	20,091 58
61	Total of above costs per \$1,000 of deposits	8 08	11 84

*Includes 3% of amount invested in banking premises.

BOSTON

THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	
\$776,342 07	\$384,645 71	\$502,068 88	\$485,558 77	1
1,287,541 14	1,029,030 55	2,313,108 96	580,109 23	2
128,636,040 95	16,865,050 22	71,984,522 13	16,250,012 80	3
—	336,375 44	1,146,649 43	—	4
1,302,992 32	4,969,433 16	3,391,674 29	1,083,357 20	5
2,199,198 10	3,163,878 31	6,296,675 04	3,258,688 89	6
151,432,059 75	60,423,544 92	160,718,970 31	56,760,651 51	7
72,695,448 95	1,372,232 69	25,961,873 36	13,708,985 92	8
66,629,325 56	1,277,287 84	38,266,914 81	10,401,970 00	9
60,215,286 23	8,298,071 88	15,790,032 19	4,027,973 72	10
90,756,140 69	17,566,824 83	26,815,913 57	3,433,185 65	11
259,367 43	—	44,741 92	158,097 32	12
7,647,816 56	679,843 82	5,683,718 72	1,327,451 14	13
1,447,402 04	201,600 00	1,095,280 25	192,492 28	14
2,534,973 92	84,408 62	441,067 28	95,709 68	15
3,149,594 60	147,395 21	195,650 32	—	16
1,721 49	2,068 43	—	187 95	17
1,220,596 93	27,390 25	700,864 13	338,867 52	18
498,542 92	1 00	396,065 25	103,780 73	19
1 00	1 00	—	26,350 74	20
156,436 64	59,296 18	2,632,088 30	112,111 25	21
\$602,846,829 29	\$116,888,380 06	\$364,377,879 14	\$112,345,542 30	22
\$417,452,287 35	\$105,249,974 86	\$326,379,322 98	\$102,150,466 11	23
118,738,012 16	—	—	—	24
—	—	—	—	25
192,287 00	—	381,367 50	—	26
—	—	—	—	27
—	—	—	—	28
4,389,260 03	624,129 22	942,176 06	180,343 91	29
17,840,085 40	1,093,267 82	5,864,242 59	945,564 62	30
1,917,952 95	1,085,680 45	2,323,641 38	529,053 91	31
1,627,604 64	222,610 42	911,708 21	269,294 36	32
399,502 54	77,306 33	502,391 62	65,598 68	33
23,458,200 00	4,900,000 00	16,595,000 00	4,010,496 86	34
4.37	4.66	5.08	3.93	35
16,831,637 22	3,635,410 96	10,478,028 80	4,194,723 85	36
3.14	3.45	3.21	4.11	37
\$602,846,829 29	\$116,888,380 06	\$364,377,879 14	\$112,345,542 30	38
146,117	26,099	111,768	31,834	39
22,743	3,984	12,214	4,886	40
18,167	2,984	13,371	3,787	41
150,693	27,099	110,611	32,933	42
4 1/2	4 3/4	4 1/2	4 1/2	43
\$21,268,983 43	\$4,288,561 52	\$12,874,296 76	\$4,087,083 11	44
397,770	52,708	359,050	102,251	45
239,647	41,389	217,401	48,904	46
\$161,575,685 24	\$31,821,400 92	\$99,050,977 12	\$30,430,103 77	47
\$144,805,135 00	\$20,469,480 95	\$92,556,040 65	\$27,225,794 68	48
\$3,558 00	\$3,884 00	\$2,951 00	\$3,102 00	49
24,698	5,090	16,276	6,448	50
\$17,885 00	\$17,473 00	\$16,439 00	\$13,699 00	51
1,374	416	1,147	1,044	52
\$5,566 00	\$1,634 00	\$4,994 00	\$1,422 00	53
\$27,005,917 20	\$5,569,986 00	\$17,077,635 83	\$5,368,451 58	54
\$1,448,103 40	\$253,947 27	\$989,370 71	\$343,887 66	55
401,959 52	70,985 72	283,978 83	28,400 09	56
309,389 77	16,997 88	95,511 26	56,795 28	57
55,218 42	6,350 00	37,200 00	10,046 00	58
485,064 12	87,277 54	121,000 00	23,240 62	59
966,360 67	126,069 13	629,875 39	254,329 49	60
6 84	5 34	6 60	7 02	61

		BOSTON	
		WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK
Assets			
1	Cash, checks and items	\$374,686 33	\$202,744 63
2	Due from banks	594,196 88	528,374 67
3	U. S. Government obligations, direct and fully guaranteed	30,422,144 26	17,464,373 53
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	2,676,432 20	100,000 00
6	Bank and fire insurance company stocks, etc.	2,607,794 73	1,728,169 62
7	Real estate loans (conventional)	43,777,984 58	22,336,470 41
8	G.I. loans (in-state)	2,449,971 45	2,502,067 93
9	F.H.A. loans (in-state)	1,881,399 54	880,052 09
10	G.I. loans (out-of-state)	13,849,362 08	2,219,257 65
11	F.H.A. loans (out-of-state)	14,809,629 82	2,105,911 34
12	Personal loans		4,334 00
13	Other loans	823,162 30	498,654 50
14	Banking premises	300,697 82	75,145 37
15	Furniture and fixtures	51,202 25	20,566 17
16	Other real estate owned, etc.	88,958 51	25,191 08
17	Taxes and insurance paid on mortgaged properties		
18	Mortgage acquisition costs	113,235 29	37,713 25
19	Mutual Savings Central Fund, Inc.	152,183 25	72,193 27
20	Deposit Insurance Fund	77,040 91	7,896 62
21	All other assets	73,593 79	34,520 07
22	Total	\$115,123,675 99	\$50,843,636 20
Liabilities			
23	Ordinary deposits	\$87,565,489 10	\$33,129,161 51
24	Special Notice Account deposits	13,612,695 98	11,348,108 52
25	Systematic Savings Account deposits		
26	Club deposits	662,435 50	211,288 00
27	Borrowed money		
28	Dividends on deposits, declared and unpaid		
29	Unearned discount	611,583 73	42,047 68
30	Due to mortgagors	1,130,998 53	302,245 93
31	Mortgagors' payments not applied	2,342,877 46	98,069 17
32	Net interim income	185,467 57	876,324 61
33	All other liabilities	47,631 06	426,359 67
34	Guaranty Fund	5,732,300 00	2,774,529 54
35	Percentage to total deposits	5.63	6.21
36	Other surplus accounts	3,232,197 06	1,635,501 57
37	Percentage to total deposits	3.17	3.66
38	Total	\$115,123,675 99	\$50,843,636 20
General Information			
39	Number of deposit accounts October 31, 1964	36,113	16,991
40	Number of deposit accounts opened during period	3,199	2,510
41	Number of deposit accounts closed during period	4,620	2,234
42	Number of accounts October 31, 1965	34,692	17,267
43	Annual rate of ordinary and extra dividends paid during period	4½	4
44	Amount of all dividends paid during period	\$4,104,703 72	\$1,707,314 05
45	Number of deposits made during period	95,266	34,098
46	Number of withdrawals made during period	45,257	16,931
47	Amount deposited during period	\$23,173,266 41	\$8,081,304 70
48	Amount withdrawn during period	\$24,323,539 04	\$7,947,699 15
49	Average amount in each account	\$2,916 00	\$2,576 00
50	Number of real estate loans October 31	5,049	2,593
51	Average real estate loan	\$15,205 00	\$11,586 00
52	Number of other loans October 31	291	168
53	Average other loan	\$2,829 00	\$2,994 00
54	*Gross income received during period	\$5,173,633 29	\$2,246,349 72
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$284,337 27	\$163,471 14
56	*Bank building occupancy	78,163 61	34,836 16
57	Advertising	17,453 97	29,291 04
58	Contributions, etc.	10,785 27	4,001 50
59	State tax	110,678 53	3,281 43
60	Miscellaneous	172,100 22	73,358 63
61	Total of above costs per \$1,000 of deposits	6 65	6 93

*Includes 3% of amount invested in banking premises.

BRAINTREE	BRIDGEWATER	BROCKTON		BROOKLINE	
THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	
\$37,909 70	\$135,479 97	\$276,961 05	\$345,188 48	\$547,314 75	1
169,567 71	276,138 38	1,192,650 96	384,170 24	256,274 74	2
2,905,282 99	2,988,038 25	8,510,427 69	5,912,057 67	9,626,556 61	3
74,899 14	—	—	—	—	4
758,012 22	175,096 77	30,600 00	203,508 30	4,443,124 18	5
393,747 82	578,636 78	2,421,572 87	1,701,171 32	3,521,123 51	6
11,656,903 39	9,248,420 32	25,449,225 27	18,288,386 53	40,202,059 80	7
1,311,494 38	1,761,347 39	5,639,056 94	2,412,588 39	6,758,502 91	8
1,064,576 82	440,617 10	8,236,054 69	—	2,533,921 33	9
—	—	—	909,944 24	—	10
409,972 43	—	—	520,033 75	—	11
43,344 19	112,129 36	496,712 98	90,081 48	—	12
438,685 28	322,263 98	1,275,500 86	413,973 72	881,112 50	13
231,500 00	119,273 05	315,444 69	76,939 75	94,127 13	14
55,500 00	13,122 59	161,593 16	98,014 30	49,975 82	15
—	25,037 41	45,005 16	—	—	16
—	383 45	4,233 73	377 18	—	17
4,326 96	—	59,823 97	70,138 22	229,667 43	18
14,843 09	19,181 37	39,319 10	40,107 94	79,931 28	19
1 00	4,840 68	1 00	1 00	—	20
91,069 97	18,168 67	36,618 81	11,024 64	6,591 47	21
\$19,661,637 09	\$16,238,175 52	\$54,190,802 93	\$31,477,707 15	\$69,230,283 46	22
\$12,725,384 05	\$14,208,881 28	\$38,768,064 89	\$22,349,237 37	\$61,475,499 27	23
4,578,301 33	—	9,669,028 13	4,764,270 00	—	24
—	—	—	—	—	25
64,412 00	134,315 25	360,421 00	99,612 00	527,751 50	26
—	—	—	—	—	27
—	—	—	—	—	28
35,212 52	22,579 74	58,860 16	13,222 91	—	29
578,055 48	175,225 06	325,782 70	998,258 61	921,105 54	30
74,170 43	151,238 90	270,191 14	255,299 87	229,763 51	31
49,639 50	—	72,578 29	184,354 82	147,560 19	32
187,090 55	3,831 90	58,177 51	26,738 32	42,721 40	33
685,900 00	768,900 00	2,527,400 00	1,433,425 00	3,407,364 09	34
3.95	5.36	5.18	5.27	5.50	35
683,471 23	773,203 39	2,080,299 11	1,353,288 25	2,478,517 96	36
3.94	5.39	4.26	4.97	3.99	37
\$19,661,637 09	\$16,238,175 52	\$54,190,802 93	\$31,477,707 15	\$69,230,283 46	38
8,555	9,010	24,482	12,865	25,712	39
1,762	1,140	4,247	1,134	8,844	40
1,086	872	3,785	1,594	4,002	41
9,231	9,278	24,944	12,405	30,554	42
4	4 1/4	4	4	4 1/4	43
\$624,845 09	\$554,913 24	\$1,831,597 91	\$1,032,612 79	\$2,392,784 58	44
27,658	25,633	67,840	23,734	83,271	45
15,182	14,510	37,430	15,672	45,200	46
\$8,709,898 52	\$4,085,419 86	\$14,745,883 87	\$6,671,198 31	\$17,502,526 71	47
\$6,074,835 42	\$3,498,593 36	\$12,649,336 94	\$6,064,373 36	\$15,524,460 01	48
\$1,875 00	\$1,518 00	\$1,942 00	\$2,186 00	\$2,012 00	49
1,195	1,844	3,331	1,905	2,174	50
\$12,086 00	\$6,210 00	\$11,806 00	\$11,617 00	\$22,767 00	51
324	497	1,470	452	189	52
\$1,488 00	\$874 00	\$1,206 00	\$1,115 00	\$4,662 00	53
\$863,983 69	\$761,830 26	\$2,659,620 30	\$1,441,123 77	\$3,338,374 89	54
\$89,911 76	\$77,754 53	\$256,748 04	\$151,017 35	\$327,338 85	55
26,226 18	34,058 00	82,117 26	25,561 25	68,680 66	56
10,010 03	9,972 78	21,828 83	8,925 22	22,093 93	57
1,447 00	1,211 58	6,711 84	4,068 57	7,570 49	58
—	—	1,780 79	349 95	9,326 36	59
49,184 40	28,926 57	117,026 03	93,906 09	146,793 80	60
10 22	10 69	10 05	10 46	9 46	61

		CAMBRIDGE	
		CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK
Assets			
1	Cash, checks and items	\$439,474 90	\$272,188 74
2	Due from banks	388,549 74	579,216 59
3	U. S. Government obligations, direct and fully guaranteed	27,390,884 03	21,198,831 87
4	State, county and municipal obligations	6,026,830 07	679,654 99
5	Other bonds, notes and debentures	—	5,520,581 06
6	Bank and fire insurance company stocks, etc.	3,812,206 78	4,222,983 96
7	Real estate loans (conventional)	77,200,336 75	53,012,643 00
8	G.I. loans (in-state)	4,112,908 37	10,976,178 66
9	F.H.A. loans (in-state)	3,137,380 33	—
10	G.I. loans (out-of-state)	7,334,155 90	2,935,538 32
11	F.H.A. loans (out-of-state)	30,914,043 44	3,034,879 59
12	Personal loans	277,875 03	—
13	Other loans	929,905 73	244,428 56
14	Banking premises	351,197 38	330,134 52
15	Furniture and fixtures	62,311 83	199,848 91
16	Other real estate owned, etc.	37,578 75	31,507 30
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	316,053 05	157,576 12
19	Mutual Savings Central Fund, Inc.	181,930 26	84,700 41
20	Deposit Insurance Fund	—	1 00
21	All other assets	32,077 05	22,465 21
22	Total	\$162,945,699 39	\$103,503,358 81
Liabilities			
23	Ordinary deposits	\$95,655,411 04	\$90,996,136 44
24	Special Notice Account deposits	49,796,397 27	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	—	805,991 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	808,812 41	22,018 14
30	Due to mortgagors	2,098,707 77	419,258 41
31	Mortgagors' payments not applied	99,358 46	785,259 52
32	Net interim income	529,845 68	217,352 73
33	All other liabilities	72,244 56	10,312 91
34	Guaranty Fund	7,752,900 00	5,081,500 00
35	Percentage to total deposits	5.33	5.54
36	Other surplus accounts	6,132,022 20	5,165,529 66
37	Percentage to total deposits	4.22	5.63
38	Total	\$162,945,699 39	\$103,503,358 81
General Information			
39	Number of deposit accounts October 31, 1964	42,648	37,640
40	Number of deposit accounts opened during period	6,276	3,868
41	Number of deposit accounts closed during period	6,092	4,190
42	Number of accounts October 31, 1965	42,832	37,318
43	Annual rate of ordinary and extra dividends paid during period	4	4½
44	Amount of all dividends paid during period	\$5,804,192 46	\$3,723,582 43
45	Number of deposits made during period	116,481	108,697
46	Number of withdrawals made during period	92,654	74,065
47	Amount deposited during period	\$44,058,267 18	\$22,032,430 44
48	Amount withdrawn during period	\$40,859,945 15	\$21,710,049 51
49	Average amount in each account	\$3,396 00	\$2,438 00
50	Number of real estate loans October 31	8,056	5,300
51	Average real estate loan	\$15,231 00	\$13,199 00
52	Number of other loans October 31	1,034	210
53	Average other loan	\$1,168 00	\$1,163 00
54	*Gross income received during period	\$7,388,401 88	\$4,869,517 63
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$409,327 47	\$310,968 20
56	*Bank building occupancy	65,451 81	55,565 60
57	Advertising	19,783 51	13,399 52
58	Contributions, etc.	19,571 24	17,106 52
59	State tax	44,589 06	24,409 87
60	Miscellaneous	179,436 16	163,829 47
61	Total of above costs per \$1,000 of deposits	5 07	6 43

*Includes 3% of amount invested in banking premises.

CAMBRIDGE		CANTON	CHELSEA		
EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	
\$72,563 39	\$144,976 69	\$37,076 49	\$178,634 38	\$155,255 84	1
193,059 48	450,089 49	88,333 67	703,783 26	458,344 51	2
11,264,008 59	13,758,821 73	961,705 68	24,268,600 42	7,196,317 67	3
9,950 00	717,601 98	—	—	—	4
1,541,618 73	—	600,621 83	2,766,942 00	334,258 29	5
1,772,956 71	460,751 55	281,402 36	—	997,549 97	6
27,833,011 85	21,260,072 73	4,220,107 88	27,614,575 11	7,502,043 60	7
1,279,551 77	6,048,996 93	1,223,178 45	3,728,136 66	1,664,246 19	8
42,217 17	577,812 16	—	733,596 35	88,688 61	9
—	894,572 05	—	—	282,564 74	10
—	3,922,389 81	—	—	—	11
104,340 45	—	59,787 36	14,891 71	—	12
278,563 30	229,383 87	69,075 96	668,922 87	210,526 60	13
250,270 82	98,443 26	61,441 13	77,216 44	132,117 59	14
41,101 48	48,211 39	19,000 26	39,083 43	18,897 22	15
70,826 25	139,877 05	125 43	—	—	16
33,808 96	—	—	—	1,730 48	17
59,764 15	30,662 08	—	61,691 10	2,335 87	18
67,034 67	58,254 09	10,213 06	87,956 11	27,061 17	19
1 00	1 00	1 00	1 00	1 00	20
6,854 94	22,612 38	15,051 15	45,091 81	26,720 78	21
\$44,921,503 71	\$48,863,530 24	\$7,647,121 71	\$60,989,122 65	\$19,098,660 13	22
\$39,883,705 28	\$42,303,364 67	\$6,608,726 46	\$53,323,714 69	\$16,665,084 19	23
—	—	—	—	—	24
208,199 00	84,728 00	—	401,194 00	—	25
—	—	50,000 00	—	—	26
666 98	82,558 26	12,685 91	5,106 13	488 76	27
440,398 82	173,911 06	151,253 55	589,361 46	292,159 51	28
120,204 37	1,174,735 45	92,485 50	881,395 17	324,131 01	29
55,754 87	97,791 85	20,609 79	67,920 77	—	30
2,731 53	25,354 10	3,275 04	51,527 54	6,060 44	31
2,510,139 61	2,290,102 00	392,025 00	3,730,979 64	1,022,700 00	32
6.26	5.40	5.93	6.94	6.14	33
1,699,703 25	2,630,984 85	316,060 46	1,937,923 25	788,036 22	34
4.24	6.21	4.78	3.61	4.73	35
\$44,921,503 71	\$48,863,530 24	\$7,647,121 71	\$60,989,122 65	\$19,098,660 13	36
—	—	—	—	—	37
14,477	13,861	3,962	24,595	7,681	38
1,696	1,182	591	1,958	680	39
1,350	1,323	343	2,258	766	40
14,823	13,720	4,210	24,295	7,595	41
4½	4¼	4¼	4¼	4¼	42
\$1,633,918 79	\$1,723,240 57	\$258,624 97	\$2,123,135 05	\$664,411 54	43
30,462	31,323	9,726	60,511	22,024	44
13,222	19,482	5,384	32,310	10,571	45
\$10,338,536 97	\$9,289,277 63	\$1,834,916 03	\$10,468,429 37	\$3,431,721 84	46
\$7,216,322 90	\$8,477,517 69	\$1,682,141 82	\$9,504,454 06	\$3,085,888 32	47
\$2,691 00	\$3,083 00	\$1,570 00	\$2,195 00	\$2,194 00	48
2,149	2,863	564	3,543	1,167	49
\$13,567 00	\$11,423 00	\$9,651 00	\$9,053 00	\$8,172 00	50
349	180	120	389	128	51
\$1,097 00	\$1,274 00	\$1,073 00	\$1,758 00	\$1,645 00	52
\$2,088,529 09	\$2,163,047 09	\$352,604 42	\$2,643,691 19	\$834,874 35	53
—	—	—	—	—	54
\$153,371 69	\$186,501 98	\$34,081 23	\$242,174 65	\$70,594 65	55
31,257 27	18,114 67	11,121 19	22,278 41	27,096 58	56
11,143 03	10,198 37	3,462 79	5,656 87	5,011 62	57
6,114 32	5,395 69	215 00	4,955 74	1,376 34	58
—	—	815 40	—	—	59
59,184 76	71,779 18	21,093 20	82,627 11	36,300 68	60
6 54	6 90	10 71	6 71	8 42	61

		CHICOPEE	
		CHICOPEE SAVINGS BANK	CHICOPEE FALLS SAVINGS BANK
Assets			
1	Cash, checks and items	\$139,364 35	\$153,116 02
2	Due from banks	334,226 49	214,842 66
3	U. S. Government obligations, direct and fully guaranteed	10,076,809 59	8,615,648 19
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	—	190,668 00
6	Bank and fire insurance company stocks, etc.	22,220 34	1,293,149 35
7	Real estate loans (conventional)	9,203,402 79	6,907,017 05
8	G.I. loans (in-state)	5,108,150 31	1,752,103 48
9	F.H.A. loans (in-state)	4,546,841 00	1,651,174 30
10	G.I. loans (out-of-state)	344,785 09	2,075,545 40
11	F.H.A. loans (out-of-state)	610,985 18	1,860,150 59
12	Personal loans	240,975 55	49,634 50
13	Other loans	386,300 43	293,935 68
14	Banking premises	124,792 49	129,039 88
15	Furniture and fixtures	42,599 56	14,051 38
16	Other real estate owned, etc.	14,387 75	24,884 34
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	185 72
19	Mutual Savings Central Fund, Inc.	32,207 47	27,949 82
20	Deposit Insurance Fund	1 00	7,593 65
21	All other assets	12,686 36	6,986 42
22	Total	\$31,240,735 75	\$25,267,676 43
Liabilities			
23	Ordinary deposits	\$23,817,261 87	\$19,210,274 19
24	Special Notice Account deposits	3,326,410 13	2,774,957 54
25	Systematic Savings Account deposits	—	—
26	Club deposits	187,279 00	156,481 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	93,980 93	150,681 85
30	Due to mortgagors	400,821 63	80,879 93
31	Mortgagors' payments not applied	604,673 33	530,583 29
32	Net interim income	413,278 78	267,839 10
33	All other liabilities	9,593 81	1,447 03
34	Guaranty Fund	1,126,414 25	1,220,000 00
35	Percentage to total deposits	4.12	5.51
36	Other surplus accounts	1,261,022 02	874,532 50
37	Percentage to total deposits	4.61	3.95
38	Total	\$31,240,735 75	\$25,267,676 43
General Information			
39	Number of deposit accounts October 31, 1964	12,901	10,071
40	Number of deposit accounts opened during period	1,222	1,433
41	Number of deposit accounts closed during period	1,092	1,251
42	Number of accounts October 31, 1965	13,031	10,253
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$1,023,925 73	\$845,774 79
45	Number of deposits made during period	33,526	23,833
46	Number of withdrawals made during period	12,213	12,634
47	Amount deposited during period	\$5,769,524 41	\$5,523,142 35
48	Amount withdrawn during period	\$4,880,389 45	\$4,883,853 05
49	Average amount in each account	\$2,064 00	\$2,125 00
50	Number of real estate loans October 31	2,354	1,619
51	Average real estate loan	\$8,417 00	\$8,799 00
52	Number of other loans October 31	737	325
53	Average other loan	\$851 00	\$1,057 00
54	*Gross income received during period	\$1,409,294 97	\$1,112,091 47
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$109,066 16	\$111,331 42
56	*Bank building occupancy	20,876 18	23,060 59
57	Advertising	11,353 64	9,295 36
58	Contributions, etc.	925 00	2,846 94
59	State tax	—	15,215 47
60	Miscellaneous	57,744 84	40,689 14
61	Total of above costs per \$1,000 of deposits	7 37	9 20

*Includes 3% of amount invested in banking premises.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
\$10,281 33	\$19,261 28	\$159,749 19	\$42,157 63	\$288,589 78	1
118,566 14	107,211 88	584,379 43	53,552 19	354,792 09	2
2,566,679 01	1,820,121 89	5,243,444 53	1,454,216 65	7,132,995 88	3
					4
1,753,271 88	362,039 96	540,850 62	211,841 98	2,352,730 20	5
	296,316 27	1,401,730 54	266,726 97	1,279,793 67	6
10,528,983 85	5,546,008 79	19,129,252 94	4,331,541 30	17,430,522 11	7
1,013,534 67	1,305,870 68	1,352,785 17	213,525 02	5,690,785 92	8
	270,282 32	609,724 36		1,782,437 91	9
		362,854 76	53,440 14		10
405,957 59		765,688 40			11
		106,732 27	5,150 09	261,591 45	12
539,737 65	265,062 77	675,144 13	192,100 53	717,169 09	13
59,197 56	8,689 41	172,609 07		86,643 19	14
11,161 61	10,809 58	45,622 53	4,803 97	20,559 65	15
9,266 25		36,473 72		7,685 64	16
1,852 58	25 26		1,093 85	484 56	17
	11,594 53			22,689 03	18
23,929 88	12,370 67	27,493 50	4,783 65	38,167 97	19
2,654 63	1 00	1 00	1 00	6,237 42	20
2,088 40	1,230 17	29,507 61	190 70	4,408 55	21
\$17,047,163 03	\$10,036,896 46	\$31,244,043 77	\$6,835,125 67	\$37,478,284 11	22
\$15,032,116 83	\$8,893,291 45	\$24,110,207 32	\$4,874,773 16	\$29,145,782 73	23
524,052 82		3,936,676 90	1,345,059 16	4,214,365 42	24
					25
32,347 00		98,675 00		180,118 92	26
					27
					28
12,669 82		62,267 46	477 56	64,499 77	29
135,369 42	125,416 57	405,136 26	70,643 64	213,848 68	30
36,644 05	40,156 48	115,541 22	49,576 26	212,717 20	31
22,194 55	149,821 32	102,142 72		131,150 77	32
45 09	2,405 65	21,022 66	469 32	4,607 40	33
903,135 09	475,600 00	1,145,600 00	224,600 00	1,840,500 00	34
5.79	5.35	4.07	3.61	5.49	35
348,588 36	350,204 99	1,246,774 23	269,526 57	1,470,693 22	36
2.23	3.94	4.43	4.33	4.38	37
\$17,047,163 03	\$10,036,896 46	\$31,244,043 77	\$6,835,125 67	\$37,478,284 11	38
8,952	4,486	14,372	2,518	15,741	39
970	503	1,780	492	1,817	40
817	366	1,243	398	1,844	41
9,105	4,623	14,909	2,612	15,714	42
4 1/4	4 1/4	4 1/4	4	4 1/4	43
\$590,207 77	\$336,208 40	\$1,053,597 68	\$237,624 91	\$1,312,906 85	44
23,559	9,378	35,980	3,742	39,712	45
12,032	5,334	20,940	1,770	24,082	46
\$4,522,620 50	\$2,641,343 10	\$10,689,647 39	\$2,559,217 97	\$11,742,128 47	47
\$3,886,269 66	\$2,144,557 02	\$8,830,674 24	\$2,438,756 89	\$10,033,226 97	48
\$1,709 00	\$1,924 00	\$1,878 00	\$2,381 00	\$2,114 00	49
1,471	684	1,686	761	2,480	50
\$8,123 00	\$10,413 00	\$13,179 00	\$6,043 00	\$10,042 00	51
471	126	515	213	973	52
\$1,146 00	\$2,104 00	\$1,518 00	\$926 00	\$1,006 00	53
\$794,459 52	\$456,821 60	\$1,455,671 06	\$317,904 86	\$1,766,413 60	54
\$56,415 81	\$29,630 56	\$132,470 29	\$26,818 42	\$152,788 32	55
18,256 19	3,934 68	39,080 35	1,705 53	36,567 37	56
2,416 25	1,362 34	13,823 26	318 79	23,017 52	57
1,083 49	100 00	3,900 25	445 00	2,460 00	58
4,988 77	7 70	2,604 83	55 06	3,197 27	59
24,852 68	17,398 75	59,323 80	15,195 91	52,850 05	60
6 94	5 89	8 95	7 16	8 12	61

		DEDHAM	EAST BRIDGE- WATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
Assets			
1	Cash, checks and items	\$431,252 08	\$42,569 54
2	Due from banks	1,366,278 54	174,591 32
3	U. S. Government obligations, direct and fully guaranteed	18,849,395 12	2,850,288 57
4	State, county and municipal obligations	24,000 00	—
5	Other bonds, notes and debentures	730,192 34	31,518 74
6	Bank and fire insurance company stocks, etc.	1,874,734 70	229,148 00
7	Real estate loans (conventional)	34,020,914 82	8,173,600 22
8	G.I. loans (in-state)	3,582,910 29	566,735 60
9	F.H.A. loans (in-state)	1,596,203 19	—
10	G.I. loans (out-of-state)	2,513,843 22	544,629 62
11	F.H.A. loans (out-of-state)	2,212,718 25	495,478 59
12	Personal loans	52,455 02	79,888 50
13	Other loans	612,012 65	145,915 31
14	Banking premises	185,784 23	110,880 00
15	Furniture and fixtures	105,461 52	22,558 56
16	Other real estate owned, etc.	13,055 08	25,640 93
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	10,347 95	—
19	Mutual Savings Central Fund, Inc.	67,197 13	21,044 89
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	21,324 44	5,724 26
22	Total	\$68,270,081 57	\$13,520,213 65
Liabilities			
23	Ordinary deposits	\$47,797,115 34	\$11,939,111 10
24	Special Notice Account deposits	12,648,760 55	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	167,833 00	71,659 25
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	97,417 10	35,314 40
30	Due to mortgagors	918,871 42	210,904 74
31	Mortgagors' payments not applied	726,266 99	76,228 35
32	Net interim income	—	31,836 13
33	All other liabilities	20,876 69	10,641 58
34	Guaranty Fund	2,706,550 15	689,000 00
35	Percentage to total deposits	4.47	5.74
36	Other surplus accounts	3,186,390 33	455,518 10
37	Percentage to total deposits	5.26	3.79
38	Total	\$68,270,081 57	\$13,520,213 65
General Information			
39	Number of deposit accounts October 31, 1964	24,618	6,796
40	Number of deposit accounts opened during period	3,139	1,088
41	Number of deposit accounts closed during period	2,625	703
42	Number of accounts October 31, 1965	25,132	7,181
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$2,329,978 81	\$475,761 60
45	Number of deposits made during period	65,772	17,524
46	Number of withdrawals made during period	34,134	10,073
47	Amount deposited during period	\$19,870,527 56	\$3,095,579 29
48	Amount withdrawn during period	\$17,569,366 19	\$2,819,882 83
49	Average amount in each account	\$2,405 00	\$1,660 00
50	Number of real estate loans October 31	3,819	1,263
51	Average real estate loan	\$11,502 00	\$7,744 00
52	Number of other loans October 31	246	184
53	Average other loan	\$2,701 00	\$1,227 00
54	*Gross income received during period	\$3,071,077 70	\$639,685 31
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$234,411 61	\$79,039 83
56	*Bank building occupancy	48,541 41	17,652 97
57	Advertising	13,696 87	4,453 42
58	Contributions, etc.	2,750 00	1,179 66
59	State tax	52 70	—
60	Miscellaneous	109,836 02	30,473 84
61	Total of above costs per \$1,000 of deposits	6 77	11 12

*Includes 3% of amount invested in banking premises.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
\$54,943 38	\$94,825 22	\$4,638 10	\$134,035 45	\$137,457 33	1
202,154 72	95,896 78	100,486 03	140,003 97	450,958 08	2
7,716,259 46	2,083,321 58	1,022,361 28	5,149,346 61	15,159,846 13	3
—	75,420 50	—	—	320,571 73	4
—	664,267 97	—	284,096 60	1,201,316 50	5
1,838,947 27	627,020 80	—	937,518 38	3,154,589 23	6
15,405,627 10	5,838,969 81	3,203,748 52	10,912,992 62	35,430,291 99	7
3,430,247 30	1,140,729 95	4,573 11	665,429 67	4,371 05	8
3,171,605 78	418,593 34	—	1,182,851 63	—	9
2,308,245 69	—	—	3,662,689 16	—	10
3,946,254 87	—	—	1,204,369 53	—	11
28,560 72	14,645 79	45,393 09	28,507 18	114,358 86	12
494,271 77	149,457 71	239,458 64	87,931 61	475,054 54	13
134,545 30	51,294 58	12,922 56	89,376 54	56,085 23	14
34,663 29	4,745 99	1,236 31	44,879 13	46,132 06	15
107,282 38	—	—	2,035 08	47,901 06	16
—	—	497 55	215 49	341 00	17
77,615 62	—	—	27,090 52	—	18
31,843 05	14,066 47	778 03	31,051 15	31,927 49	19
11,178 06	1 00	1 00	1 00	8,738 29	20
50,356 49	4,544 23	—	1,212 90	1,208 27	21
\$39,044,602 25	\$11,277,801 72	\$4,636,094 22	\$24,585,634 22	\$56,641,148 84	22
\$19,557,352 74	\$9,873,207 81	\$3,486,714 69	\$21,285,284 24	\$50,555,969 52	23
14,745,173 00	—	945,908 71	588,629 18	—	24
—	—	—	—	—	25
48,561 00	29,753 00	3,790 50	254,304 25	11,144 00	26
—	—	—	—	—	27
—	—	—	—	—	28
168,498 33	1,992 21	4,335 62	33,176 08	15,488 96	29
269,137 20	122,851 47	58,939 35	51,710 00	728,174 42	30
936,880 76	75,615 78	10,993 17	119,922 25	232,735 84	31
418,583 48	19,309 32	5,572 58	26,436 99	121,640 65	32
6,001 74	3,700 79	2,437 32	13,151 25	9,030 80	33
1,157,000 00	625,700 00	73,753 56	1,135,600 00	645,750 00	34
3.37	6.32	1.66	5.13	3.25	35
1,737,414 00	525,671 34	43,657 72	1,077,419 98	3,321,214 65	36
5.06	5.31	.98	4.87	6.57	37
\$39,044,602 25	\$11,277,801 72	\$4,636,094 22	\$24,585,634 22	\$56,641,148 84	38
12,602	4,717	2,102	12,339	16,511	39
1,574	552	340	1,227	1,606	40
1,148	338	122	1,474	1,184	41
13,028	4,931	2,320	12,092	16,933	42
4 1/8	4 1/4	4	4	4 5/16	43
\$1,336,597 56	\$395,975 93	\$158,111 05	\$812,979 45	\$2,030,008 47	44
39,261	11,065	4,280	41,723	38,312	45
17,256	6,173	2,200	14,665	21,795	46
\$9,425,779 02	\$2,233,102 81	\$1,808,604 55	\$6,066,519 23	\$12,546,235 79	47
\$6,637,913 10	\$1,893,135 36	\$1,385,590 63	\$5,391,448 42	\$11,201,645 65	48
\$2,633 00	\$1,996 00	\$1,886 00	\$1,801 00	\$2,986 00	49
3,262	892	459	1,822	4,570	50
\$8,664 00	\$8,294 00	\$6,990 00	\$9,675 00	\$7,753 00	51
330	150	187	118	471	52
\$1,584 00	\$1,094 00	\$1,523 00	\$987 00	\$1,251 00	53
\$1,744,862 73	\$528,857 98	\$221,434 79	\$1,115,255 10	\$2,681,313 90	54
\$117,302 39	\$46,267 93	\$18,033 53	\$103,894 05	\$171,288 21	55
24,917 54	5,534 57	3,304 97	20,352 82	12,877 12	56
5,039 91	3,299 92	1,360 34	7,763 12	4,669 46	57
6,156 01	175 00	332 40	625 00	2,535 00	58
23,159 32	135 27	1,038 23	21,985 72	662 25	59
53,406 64	23,827 42	10,212 12	47,523 06	61,608 57	60
6 72	8 02	7 73	9 24	5 02	61

		FALL RIVER	
		THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
Assets			
1	Cash, checks and items	\$154,783 31	\$87,418 69
2	Due from banks	423,537 64	572,883 84
3	U. S. Government obligations, direct and fully guaranteed	16,639,853 57	11,616,690 72
4	State, county and municipal obligations	25,000 00	81,212 14
5	Other bonds, notes and debentures	2,526,925 31	3,357,604 63
6	Bank and fire insurance company stocks, etc.	2,794,430 84	844,789 68
7	Real estate loans (conventional)	13,788,377 76	17,006,368 70
8	G.I. loans (in-state)	4,940,106 83	2,179,662 56
9	F.H.A. loans (in-state)	8,673,489 77	830,947 91
10	G.I. loans (out-of-state)	620,914 43	3,193,860 35
11	F.H.A. loans (out-of-state)	2,847,430 32	2,389,120 92
12	Personal loans	102,718 04	—
13	Other loans	648,491 59	397,287 99
14	Banking premises	270,811 31	112,230 09
15	Furniture and fixtures	15,608 39	30,101 72
16	Other real estate owned, etc.	27,591 54	—
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	78,468 16	66,382 94
20	Deposit Insurance Fund	8,533 35	1 00
21	All other assets	21,986 91	23,079 68
22	Total	\$54,609,059 07	\$42,789,643 56
Liabilities			
23	Ordinary deposits	\$40,443,494 94	\$31,696,095 07
24	Special Notice Account deposits	6,521,238 24	5,770,090 32
25	Systematic Savings Account deposits	—	—
26	Club deposits	128,367 50	84,644 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	145,285 69	160,786 99
30	Due to mortgagors	682,491 26	476,198 81
31	Mortgagors' payments not applied	146,168 94	114,359 60
32	Net interim income	964,716 23	94,007 50
33	All other liabilities	1,599 34	14,466 53
34	Guaranty Fund	3,456,639 44	2,740,054 56
35	Percentage to total deposits	7.34	7.30
36	Other surplus accounts	2,119,057 49	1,638,940 18
37	Percentage to total deposits	4.49	4.36
38	Total	\$54,609,059 07	\$42,789,643 56
General Information			
39	Number of deposit accounts October 31, 1964	17,958	16,147
40	Number of deposit accounts opened during period	1,355	1,179
41	Number of deposit accounts closed during period	1,873	1,626
42	Number of accounts October 31, 1965	17,440	15,700
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/2
44	Amount of all dividends paid during period	\$1,834,688 19	\$1,497,169 00
45	Number of deposits made during period	27,075	26,429
46	Number of withdrawals made during period	18,433	14,597
47	Amount deposited during period	\$9,634,331 90	\$7,806,314 40
48	Amount withdrawn during period	\$10,578,975 42	\$8,091,897 54
49	Average amount in each account	\$2,693 00	\$2,381 00
50	Number of real estate loans October 31	3,336	2,593
51	Average real estate loan	\$9,254 00	\$9,873 00
52	Number of other loans October 31	626	263
53	Average other loan	\$1,200 00	\$1,511 00
54	*Gross income received during period	\$2,566,459 19	\$1,953,937 72
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$156,727 79	\$123,463 39
56	*Bank building occupancy	43,311 84	33,764 84
57	Advertising	14,579 96	8,341 07
58	Contributions, etc.	7,550 00	5,901 11
59	State tax	68,491 91	43,497 78
60	Miscellaneous	74,095 49	57,146 82
61	Total of above costs per \$1,000 of deposits	7 77	7 27

*Includes 3% of amount invested in banking premises.

FALL RIVER		FITCHBURG		FOXBOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
\$180,735 99	\$236,681 03	\$254,415 34	\$307,127 15	\$38,675 76	1
495,822 37	491,675 27	253,317 34	890,301 31	135,665 72	2
7,505,496 48	6,041,838 24	6,630,046 01	12,073,715 91	1,539,311 92	3
—	—	—	340,939 40	10,037 79	4
306,506 55	612,586 75	—	802,182 97	511,725 79	5
1,100,882 47	788,440 17	2,174,110 90	3,158,959 98	371,809 34	6
15,480,280 73	16,036,329 02	24,831,887 07	31,036,908 05	5,599,126 15	7
1,026,034 17	505,843 66	4,044,966 01	1,627,619 20	650,100 35	8
690,156 10	24,398 69	4,352,125 35	782,248 98	13,900 00	9
1,597,995 98	—	2,256,229 58	—	—	10
2,489,861 70	—	1,810,460 37	22,750 97	—	11
114,735 86	—	885,232 41	90,005 71	23,655 11	12
706,820 43	573,079 23	518,400 38	436,218 95	119,721 58	13
128,105 17	108,250 00	585,919 68	534,375 08	60,568 36	14
12,652 77	6,250 00	111,368 15	100,318 11	34,524 02	15
3,919 50	—	61,561 73	251,241 13	—	16
—	9,025 46	—	242 23	1,598 25	17
28,523 16	42,106 13	7,111 93	—	—	18
1 00	1 00	53,597 22	79,227 99	10,067 99	19
56,265 47	2,310 87	—	1 00	1,376 59	20
—	—	64,861 12	25,213 51	1,361 23	21
\$31,924,795 90	\$25,478,815 52	\$48,895,610 59	\$52,559,597 63	\$9,123,225 95	22
\$24,068,808 92	\$19,637,266 09	\$30,637,331 41	\$35,562,685 16	\$8,135,295 82	23
3,763,002 04	2,732,520 29	12,990,751 11	10,500,407 70	—	24
—	—	—	—	—	25
73,222 50	137,282 00	96,836 11	152,393 00	3,044 00	26
—	—	—	—	—	27
—	—	—	—	—	28
65,471 57	14,586 51	160,830 91	7,682 40	7,459 81	29
451,389 32	331,856 91	489,029 39	199,247 27	116,781 52	30
145,259 11	65,945 51	59,738 35	333,778 56	95,519 81	31
—	516,553 38	203,107 28	178,221 81	24,903 48	32
33,447 23	16,498 67	30,661 28	4,512 40	16,550 56	33
1,881,057 70	1,555,500 00	2,272,300 00	2,891,000 00	377,994 00	34
6.74	6.91	5.20	6.26	4.64	35
1,443,137 51	470,806 16	1,955,024 75	2,729,669 33	345,676 95	36
5.17	2.09	4.47	5.91	4.24	37
\$31,924,795 90	\$25,478,815 52	\$48,895,610 59	\$52,559,597 63	\$9,123,225 95	38
15,321	11,315	21,247	17,621	4,888	39
1,191	662	2,995	1,594	600	40
1,757	1,149	2,635	2,035	516	41
14,755	10,828	21,607	17,180	4,972	42
4 1/4	4	4 1/16	4 1/4	4 1/4	43
\$1,527,340 63	\$850,629 35	\$1,725,553 97	\$1,905,323 82	\$315,602 35	44
25,622	18,707	56,069	39,516	14,250	45
14,985	11,185	30,731	22,772	6,901	46
\$7,417,127 45	\$4,319,102 01	\$12,006,475 42	\$10,120,092 85	\$2,446,988 31	47
\$7,361,740 57	\$4,355,818 63	\$10,576,312 25	\$9,323,488 21	\$2,055,475 52	48
\$1,886 00	\$2,066 00	\$2,005 00	\$2,681 00	\$1,636 00	49
1,994	1,842	3,561	2,718	852	50
\$10,674 00	\$8,994 00	\$10,473 00	\$12,314 00	\$7,351 00	51
420	532	1,364	582	125	52
\$1,956 00	\$1,077 00	\$1,029 00	\$904 00	\$1,147 00	53
\$1,585,607 59	\$1,225,702 13	\$2,443,589 58	\$2,599,308 45	\$429,245 08	54
—	—	—	—	—	—
\$116,257 43	\$104,989 58	\$225,739 17	\$164,750 43	\$45,830 30	55
36,746 47	23,686 17	78,370 01	56,925 75	12,015 42	56
10,370 46	8,976 31	35,000 39	34,131 64	2,764 27	57
6,647 77	4,371 47	2,972 00	5,653 01	873 73	58
28,038 85	13,507 02	14,463 42	—	643 46	59
67,191 27	46,185 47	136,585 01	122,761 76	23,490 94	60
9 53	9 01	11 30	8 34	10 53	61

		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
Assets			
1	Cash, checks and items	\$119,197 32	\$100,716 04
2	Due from banks	188,251 00	151,921 05
3	U. S. Government obligations, direct and fully guaranteed	7,130,677 93	2,018,821 65
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	426,472 63	120,776 71
6	Bank and fire insurance company stocks, etc.	1,778,836 04	573,381 07
7	Real estate loans (conventional)	19,841,703 86	7,479,181 58
8	G.I. loans (in-state)	1,846,715 97	1,010,779 22
9	F.H.A. loans (in-state)	2,185,866 29	363,802 90
10	G.I. loans (out-of-state)	2,875,829 45	217,384 97
11	F.H.A. loans (out-of-state)	5,568,477 99	368,040 42
12	Personal loans	1,678,473 33	50,200 08
13	Other loans	1,231,945 02	307,116 03
14	Banking premises	60,083 95	71,230 97
15	Furniture and fixtures	62,500 90	34,662 46
16	Other real estate owned, etc.	—	1,460 76
17	Taxes and insurance paid on mortgaged properties	1,825 91	80 74
18	Mortgage acquisition costs	—	14,083 45
19	Mutual Savings Central Fund, Inc.	27,532 48	12,677 79
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	29,800 50	3,238 37
22	Total	\$45,054,191 57	\$12,899,557 26
Liabilities			
23	Ordinary deposits	\$40,803,313 69	\$8,893,922 65
24	Special Notice Account deposits	—	2,524,812 75
25	Systematic Savings Account deposits	—	26,004 34
26	Club deposits	62,187 00	36,504 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	396,496 99	17,579 25
30	Due to mortgagors	487,044 95	67,228 60
31	Mortgagors' payments not applied	155,769 78	110,137 40
32	Net interim income	162,679 95	171,054 42
33	All other liabilities	59,119 93	6,469 09
34	Guaranty Fund	1,581,100 00	578,352 44
35	Percentage to total deposits	3.87	5.04
36	Other surplus accounts	1,346,479 28	467,492 32
37	Percentage to total deposits	3.29	4.07
38	Total	\$45,054,191 57	\$12,899,557 26
General Information			
39	Number of deposit accounts October 31, 1964	22,791	7,053
40	Number of deposit accounts opened during period	3,218	789
41	Number of deposit accounts closed during period	2,142	767
42	Number of accounts October 31, 1965	23,867	7,075
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$1,596,923 79	\$429,754 36
45	Number of deposits made during period	69,380	19,275
46	Number of withdrawals made during period	36,242	10,276
47	Amount deposited during period	\$13,841,586 83	\$3,210,247 97
48	Amount withdrawn during period	\$10,712,473 72	\$2,926,020 09
49	Average amount in each account	\$1,709 00	\$1,618 00
50	Number of real estate loans October 31	2,526	1,125
51	Average real estate loan	\$12,794 00	\$8,390 00
52	Number of other loans October 31	2,959	286
53	Average other loan	\$983 00	\$1,249 00
54	*Gross income received during period	\$2,198,833 36	\$605,906 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$182,691 91	\$63,752 23
56	*Bank building occupancy	36,901 95	13,574 38
57	Advertising	34,963 32	1,282 02
58	Contributions, etc.	4,666 96	110 00
59	State tax	41,780 16	2,110 35
60	Miscellaneous	126,062 95	30,153 15
61	Total of above costs per \$1,000 of deposits	10 47	9 69

*Includes 3% of amount invested in banking premises.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
\$96,373 97	\$58,860 94	\$254,557 32	\$54,853 84	\$237,300 12	1
893,858 27	101,759 48	429,013 39	212,645 28	560,770 96	2
11,719,706 26	1,614,928 16	6,700,409 13	5,808,919 28	12,172,547 91	3
—	45,223 24	—	188,846 41	193,259 02	4
—	245,538 94	151,767 05	75,347 09	350,413 64	5
2,169,737 57	393,228 14	1,574,256 70	1,873,871 99	1,079,159 89	6
19,964,511 09	4,662,092 17	14,033,972 70	17,364,585 12	17,039,590 36	7
353,952 42	—	3,795,123 19	931,335 11	1,993,553 93	8
—	—	—	183,581 28	959,011 02	9
—	—	—	395,422 65	891,812 95	10
—	—	—	613,179 69	1,767,594 04	11
—	98,341 00	156,658 85	62,853 22	53,307 60	12
73,343 96	46,150 07	976,711 12	996,211 88	567,117 92	13
64,420 30	75,922 23	178,903 61	246,312 06	150,163 16	14
29,229 88	16,989 00	45,502 05	42,357 30	49,889 80	15
—	—	19,081 97	72,312 64	35,326 02	16
—	—	1,979 71	437 98	—	17
112,304 57	—	—	—	—	18
49,889 74	5,224 19	24,086 90	27,477 54	35,106 21	19
1 00	1,964 26	1 00	1 00	1 00	20
5,892 36	2,733 99	6,504 06	4,137 51	16,181 90	21
\$35,533,221 39	\$7,368,955 81	\$28,348,528 75	\$29,154,688 87	\$38,152,107 45	22
\$31,177,155 42	\$3,442,652 91	\$25,204,948 04	\$16,920,177 93	\$33,797,049 92	23
—	3,081,631 87	—	9,171,381 59	—	24
—	—	—	—	—	25
124,663 10	18,683 50	221,612 00	2,597 00	64,998 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	11,006 23	16,398 87	25,615 72	102,270 19	29
118,577 75	105,022 81	472,175 33	277,647 12	406,845 38	30
62,971 57	45,685 65	37,569 59	50,607 06	125,259 10	31
143,863 74	7,674 59	88,007 37	—	—	32
9,927 36	4,744 52	6,550 33	58,071 36	20,103 43	33
1,772,300 00	228,085 45	1,157,970 93	1,355,000 00	2,223,300 00	34
5.66	3.48	4.55	5.19	6.57	35
2,123,762 45	423,768 28	1,143,296 29	1,293,591 09	1,412,281 43	36
6.78	6.47	4.50	4.96	4.17	37
\$35,533,221 39	\$7,368,955 81	\$28,348,528 75	\$29,154,688 87	\$38,152,107 45	38
11,954	3,770	13,909	10,693	15,880	39
647	624	1,243	1,045	1,147	40
983	417	1,367	887	1,097	41
11,618	3,977	13,785	10,851	15,930	42
4½	4¼	4¾	4	4¼	43
\$1,337,264 96	\$246,503 17	\$956,631 15	\$1,023,995 01	\$1,349,449 78	44
23,692	11,208	35,783	21,272	28,761	45
13,525	6,361	20,274	11,101	19,577	46
\$5,141,410 94	\$2,278,591 29	\$7,186,710 44	\$6,655,337 47	\$7,156,010 43	47
\$5,186,377 50	\$1,485,659 04	\$6,033,791 98	\$5,763,721 81	\$6,209,756 26	48
\$2,684 00	\$1,641 00	\$1,828 00	\$2,390 00	\$2,111 00	49
1,171	630	2,188	2,592	2,447	50
\$17,351 00	\$7,400 00	\$8,148 00	\$7,519 00	\$9,256 00	51
76	256	1,192	551	533	52
\$965 00	\$564 00	\$950 00	\$1,922 00	\$1,164 00	53
\$1,734,097 15	\$328,870 58	\$1,342,182 34	\$1,413,112 27	\$1,715,833 04	54
\$102,943 54	\$31,208 93	\$137,042 13	\$106,923 63	\$152,363 44	55
16,726 01	10,600 89	23,972 17	26,954 46	25,833 17	56
6,786 38	1,737 10	17,112 23	18,268 46	14,653 41	57
3,273 30	95 00	3,850 24	1,926 88	1,110 00	58
—	1,024 20	—	11,806 32	5,738 69	59
46,081 39	16,934 83	76,045 61	50,816 71	57,450 98	60
5 64	9 44	10 23	8 30	7 60	61

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$154,685 33	\$201,700 84
2	Due from banks	339,397 60	727,379 73
3	U. S. Government obligations, direct and fully guaranteed	2,798,157 15	5,950,529 24
4	State, county and municipal obligations	—	4,695 97
5	Other bonds, notes and debentures	14,550 00	433,205 38
6	Bank and fire insurance company stocks, etc.	956,423 54	1,710,185 30
7	Real estate loans (conventional)	8,349,939 33	24,116,363 54
8	G.I. loans (in-state)	577,387 49	376,904 11
9	F.H.A. loans (in-state)	529,246 68	153,074 63
10	G.I. loans (out-of-state)	974,965 52	—
11	F.H.A. loans (out-of-state)	1,533,823 04	681,785 67
12	Personal loans	184,290 47	71,138 47
13	Other loans	309,973 01	943,037 92
14	Banking premises	234,697 22	357,990 73
15	Furniture and fixtures	45,672 38	85,987 36
16	Other real estate owned, etc.	10,587 18	61,439 07
17	Taxes and insurance paid on mortgaged properties	418 38	1,847 54
18	Mortgage acquisition costs	416 34	—
19	Mutual Savings Central Fund, Inc.	11,499 04	23,799 76
20	Deposit Insurance Fund	1 00	7,925 86
21	All other assets	17,185 59	5,869 34
22	Total	\$17,043,316 29	\$35,914,860 46
Liabilities			
23	Ordinary deposits	\$12,530,356 07	\$22,725,956 80
24	Special Notice Account deposits	2,552,177 17	9,984,019 97
25	Systematic Savings Account deposits	—	—
26	Club deposits	51,312 00	45,624 15
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	95,878 77	22,718 61
30	Due to mortgagors	132,079 13	478,881 87
31	Mortgagors' payments not applied	183,575 43	42,650 46
32	Net interim income	—	68,014 10
33	All other liabilities	26,312 77	56,032 48
34	Guaranty Fund	817,800 00	1,079,486 81
35	Percentage to total deposits	5.40	3.30
36	Other surplus accounts	653,824 95	1,411,475 21
37	Percentage to total deposits	4.32	4.31
38	Total	\$17,043,316 29	\$35,914,860 46
General Information			
39	Number of deposit accounts October 31, 1964	7,326	12,669
40	Number of deposit accounts opened during period	1,363	2,008
41	Number of deposit accounts closed during period	932	1,519
42	Number of accounts October 31, 1965	7,757	13,158
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	559,074 74	1,204,909 98
45	Number of deposits made during period	34,089	31,824
46	Number of withdrawals made during period	15,555	22,722
47	Amount deposited during period	\$6,092,110 37	\$13,863,221 26
48	Amount withdrawn during period	\$5,060,945 83	\$10,887,655 14
49	Average amount in each account	\$1,944 00	\$2,481 00
50	Number of real estate loans October 31	1,251	2,473
51	Average real estate loan	\$9,565 00	\$10,242 00
52	Number of other loans October 31	510	488
53	Average other loan	\$969 00	\$2,078 00
54	*Gross income received during period	\$794,504 95	\$1,682,866 02
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$95,571 75	\$164,174 01
56	*Bank building occupancy	21,957 99	46,368 69
57	Advertising	7,894 82	19,752 65
58	Contributions, etc.	984 50	925 00
59	State tax	11,811 28	4,510 61
60	Miscellaneous	47,666 27	91,663 70
61	Total of above costs per \$1,000 of deposits	12 33	10 01

*Includes 3% of amount invested in banking premises.

HAVERHILL		HINGHAM	HOLYOKE		
HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK	
\$535,826 55	\$270,148 80	\$165,804 97	\$657,770 61	\$227,027 87	1
667,877 62	241,716 44	208,558 75	494,431 85	505,343 29	2
11,401,296 11	4,637,237 40	3,927,669 67	19,782,601 68	11,603,083 99	3
—	—	—	74,809 33	—	4
100,000 00	951,157 98	946,389 22	610,937 25	—	5
3,359,868 04	1,052,302 24	348,676 05	3,636,767 11	2,636,127 61	6
43,029,897 36	14,433,177 82	9,895,856 52	16,983,231 55	24,559,197 98	7
5,940,775 36	3,615,354 92	1,125,443 54	5,900,726 64	4,818,658 71	8
5,071,894 75	1,931,047 01	145,731 89	5,612,327 63	3,311,676 45	9
127,221 23	56,677 10	—	11,033,973 56	2,564,078 82	10
—	1,116,367 39	—	14,262,809 25	4,229,406 84	11
286,910 31	426,215 56	86,174 39	944,115 58	590,164 35	12
2,182,330 76	423,836 03	372,870 45	1,493,672 19	1,289,508 60	13
668,251 63	383,333 03	121,796 00	529,991 18	834,096 57	14
96,417 53	124,659 50	28,287 07	108,789 41	196,908 88	15
22,465 98	41,635 78	—	64,383 46	51,323 98	16
9,206 93	—	—	—	3,636 39	17
—	—	17,140 25	11,938 21	483 34	18
68,590 20	45,441 51	22,788 01	85,795 83	50,947 65	19
1 00	25,889 62	1 00	1 00	1 00	20
21,807 74	15,572 31	14,353 66	18,339 55	42,673 85	21
\$73,590,639 10	\$29,791,770 44	\$17,427,541 44	\$82,307,412 87	\$57,514,346 17	22
\$42,582,869 91	\$23,382,716 53	\$15,498,242 60	\$61,184,928 13	\$36,693,320 75	23
21,590,899 53	3,222,317 81	—	9,772,733 48	14,744,461 32	24
—	—	—	81,855 84	155,543 40	25
377,898 50	88,965 00	16,684 00	247,394 00	182,876 50	26
—	—	—	—	—	27
—	—	—	—	—	28
126,398 16	145,218 16	11,698 32	895,458 79	280,198 16	29
1,794,707 06	159,401 29	147,663 91	527,413 11	410,690 30	30
462,329 11	249,605 87	286,629 31	1,462,191 92	585,388 14	31
81,853 98	—	64,619 34	968,738 59	—	32
44,755 19	18,238 07	3,561 90	11,719 64	29,586 88	33
2,747,000 00	1,263,500 00	928,959 56	3,496,959 29	2,223,618 79	34
4.25	4.73	5.99	4.91	4.29	35
3,781,927 66	1,261,807 71	469,482 50	3,658,020 08	2,208,661 93	36
5.86	4.73	3.02	5.13	4.26	37
\$73,590,639 10	\$29,791,770 44	\$17,427,541 44	\$82,307,412 87	\$57,514,346 17	38
34,884	13,818	10,067	35,735	18,096	39
3,506	1,361	1,158	5,131	4,508	40
3,724	1,678	1,303	4,773	2,581	41
34,666	13,501	9,922	36,093	20,023	42
4	4	4 1/4	4	4 1/4	43
\$2,509,521 09	\$1,024,414 81	\$586,041 82	\$2,739,301 84	\$2,001,890 19	44
103,310	34,983	28,588	210,946	73,625	45
48,295	20,321	17,467	75,472	27,772	46
\$19,803,221 96	\$7,678,712 86	\$6,407,046 09	\$16,460,310 00	\$14,328,399 86	47
\$16,653,935 76	\$7,134,404 84	\$5,822,834 06	\$16,440,451 19	\$10,392,273 27	48
\$1,851 00	\$1,971 00	\$1,562 00	\$1,961 00	\$2,572 00	49
4,335	2,380	1,210	5,493	4,080	50
\$12,496 00	\$8,888 00	\$9,229 00	\$9,793 00	\$9,677 00	51
1,243	1,254	300	3,552	1,839	52
\$1,987 00	\$678 00	\$1,530 00	\$686 00	\$1,022 00	53
\$3,531,618 13	\$1,473,970 47	\$803,623 00	\$3,570,895 44	\$2,612,350 83	54
\$280,033 22	\$142,079 94	\$80,823 37	\$312,612 75	\$231,209 02	55
100,971 10	54,433 89	22,989 71	89,264 69	67,873 03	56
32,263 55	9,277 68	4,783 79	44,054 71	23,710 11	57
8,651 19	960 00	2,084 18	6,910 00	3,985 00	58
1,480 50	25,281 84	—	97,017 41	18,809 58	59
143,505 57	78,274 13	42,495 32	164,111 29	163,260 04	60
8 83	11 66	9 88	10 05	9 86	61

		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$182,672 99	\$35,302 55
2	Due from banks	354,084 39	52,802 90
3	U. S. Government obligations, direct and fully guaranteed	13,971,175 70	1,361,735 01
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	145,687 50	51,000 00
6	Bank and fire insurance company stocks, etc.	2,084,581 68	341,519 50
7	Real estate loans (conventional)	21,199,675 69	3,979,817 53
8	G.I. loans (in-state)	5,602,361 44	90,032 00
9	F.H.A. loans (in-state)	6,341,940 95	—
10	G.I. loans (out-of-state)	2,808,208 67	—
11	F.H.A. loans (out-of-state)	5,455,698 26	340,433 08
12	Personal loans	925,579 38	—
13	Other loans	1,295,045 59	149,742 03
14	Banking premises	300,009 75	39,169 89
15	Furniture and fixtures	109,207 38	17,103 41
16	Other real estate owned, etc.	109,496 21	—
17	Taxes and insurance paid on mortgaged properties	3,069 58	—
18	Mortgage acquisition costs	2,113 75	—
19	Mutual Savings Central Fund, Inc.	59,087 66	6,056 22
20	Deposit Insurance Fund	1 00	2 00
21	All other assets	25,498 12	—
22	Total	\$60,975,195 69	\$6,464,716 12
Liabilities			
23	Ordinary deposits	\$37,216,637 53	\$4,241,280 27
24	Special Notice Account deposits	16,177,780 30	1,509,429 21
25	Systematic Savings Account deposits	124,746 35	—
26	Club deposits	317,652 75	24,255 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	427,219 60	5,036 03
30	Due to mortgagors	436,205 40	78,335 21
31	Mortgagors' payments not applied	1,064,475 76	50,440 73
32	Net interim income	—	—
33	All other liabilities	51,643 56	187 80
34	Guaranty Fund	2,342,000 00	242,848 17
35	Percentage to total deposits	4.35	4.21
36	Other surplus accounts	2,816,834 44	312,903 70
37	Percentage to total deposits	5.23	5.42
38	Total	\$60,975,195 69	\$6,464,716 12
General Information			
39	Number of deposit accounts October 31, 1964	18,160	3,953
40	Number of deposit accounts opened during period	2,319	565
41	Number of deposit accounts closed during period	2,022	503
42	Number of accounts October 31, 1965	18,457	4,015
43	Annual rate of ordinary and extra dividends paid during period	4 1/8	4
44	Amount of all dividends paid during period	\$2,154,173 51	\$209,129 58
45	Number of deposits made during period	42,984	9,201
46	Number of withdrawals made during period	17,634	4,981
47	Amount deposited during period	\$11,998,497 81	\$2,928,689 02
48	Amount withdrawn during period	\$10,209,864 90	\$2,608,027 08
49	Average amount in each account	\$2,894 00	\$1,432 00
50	Number of real estate loans October 31	3,840	534
51	Average real estate loan	\$10,783 00	\$8,259 00
52	Number of other loans October 31	2,425	131
53	Average other loan	\$916 00	\$1,143 00
54	*Gross income received during period	\$2,782,608 40	\$297,462 19
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$177,702 90	\$28,229 93
56	*Bank building occupancy	29,668 05	5,315 36
57	Advertising	24,882 99	1,964 10
58	Contributions, etc.	5,425 00	90 00
59	State tax	27,048 78	—
60	Miscellaneous	111,352 64	21,291 37
61	Total of above costs per \$1,000 of deposits	7 03	9 89

*Includes 3% of amount invested in banking premises.

HUDSON	IPSWICH	LAWRENCE			
HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	BROADWAY SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK	
\$120,862 54	\$57,203 80	\$119,191 32	\$321,199 27	\$762,812 21	1
421,981 31	262,915 14	268,338 70	255,509 11	347,081 18	2
4,203,907 43	2,779,511 90	6,324,400 26	3,831,673 12	13,814,223 49	3
112,837 05	24,500 00	—	—	—	4
501,099 05	732,029 36	—	—	775,286 72	5
819,559 29	1,076,622 57	330,992 10	379,357 45	3,832,032 47	6
9,520,423 49	11,006,687 65	7,947,887 91	10,859,611 22	40,641,392 13	7
1,925,717 02	772,316 96	5,806,322 85	2,521,584 70	7,639,382 43	8
1,175,434 39	100,000 00	6,257,918 67	2,068,989 96	1,048,915 35	9
97,219 85	40,373 73	—	—	8,329,037 08	10
780,273 04	60,285 68	—	—	8,824,850 27	11
38,824 19	4,468 00	30,095 17	60,508 70	304,352 24	12
279,522 21	189,958 86	405,902 67	541,960 96	1,956,969 64	13
99,616 76	110,089 56	163,658 68	94,231 09	621,692 42	14
61,186 07	38,291 76	26,355 64	34,533 54	224,139 24	15
1,602 67	5,047 54	17,145 60	—	488,028 75	16
8,607 30	50 27	—	—	7,025 00	17
230 00	620 02	—	—	—	18
23,816 69	12,881 80	47,299 29	15,194 10	116,756 17	19
6,133 31	1 00	1 00	1 00	1 00	20
11,087 26	1,051 41	3,467 64	30,231 85	87,432 13	21
\$20,209,940 92	\$17,274,907 01	\$27,748,977 50	\$21,014,586 07	\$89,821,409 92	22
\$14,095,136 63	\$15,218,004 57	\$22,125,409 32	\$12,876,728 95	\$54,378,196 99	23
3,645,312 06	—	2,545,832 20	5,625,294 17	24,560,559 58	24
—	—	—	—	—	25
75,943 00	152 00	15,494 50	200,286 25	419,683 00	26
—	—	—	—	—	27
—	—	—	—	—	28
32,024 83	17,279 91	15,555 15	37,477 85	531,786 57	29
421,394 15	375,345 51	124,838 56	121,037 84	1,463,735 13	30
57,989 95	140,916 89	204,009 30	125,446 33	208,930 58	31
215,083 91	—	—	22,332 20	179,219 67	32
7,761 13	15,248 91	10,028 26	21,945 62	174,173 25	33
925,500 00	831,500 00	1,436,500 00	1,050,000 00	4,702,000 00	34
5.19	5.46	5.82	5.61	5.93	35
733,795 26	676,459 22	1,271,310 21	934,036 86	3,203,125 15	36
4.12	4.45	5.15	4.99	4.04	37
\$20,209,940 92	\$17,274,907 01	\$27,748,977 50	\$21,014,586 07	\$89,821,409 92	38
9,549	8,160	9,969	10,916	31,503	39
967	652	952	1,293	3,530	40
972	579	2,177	1,556	3,775	41
9,544	8,233	8,744	10,653	31,258	42
4	4¼	4¼	4	4	43
\$672,785 75	\$604,101 66	\$988,360 99	\$714,195 33	\$3,117,096 32	44
19,354	22,731	15,726	29,289	76,104	45
11,842	11,373	9,501	13,354	39,581	46
\$4,503,631 78	\$3,861,303 12	\$5,683,664 37	\$4,830,367 86	\$19,260,843 87	47
\$3,993,195 52	\$3,516,796 33	\$5,425,679 99	\$4,401,414 04	\$17,435,949 35	48
\$1,850 00	\$1,848 00	\$2,822 00	\$1,737 00	\$2,525 00	49
1,316	1,277	2,238	1,859	5,605	50
\$10,258 00	\$9,381 00	\$8,942 00	\$8,311 00	\$11,861 00	51
226	176	356	479	1,186	52
\$1,409 00	\$1,105 00	\$1,225 00	\$1,257 00	\$1,906 00	53
\$940,176 79	\$843,867 65	\$1,316,937 64	\$1,030,159 44	\$4,283,203 13	54
\$98,611 43	\$65,540 76	\$95,133 45	\$100,792 55	\$330,543 74	55
39,852 25	17,917 10	26,890 34	22,353 98	109,890 05	56
12,437 70	7,979 10	11,405 11	10,579 01	38,266 00	57
925 00	13 00	3,350 00	4,644 85	16,702 32	58
2,014 98	127 34	—	—	96,464 32	59
52,749 58	38,990 67	47,507 67	44,631 88	185,928 62	60
11 64	8 58	7 48	9 89	9 85	61

		LAWRENCE	LEE
		LAWRENCE SAVINGS BANK	LEE SAVINGS BANK
Assets			
1	Cash, checks and items	\$732,518 26	\$171,718 70
2	Due from banks	1,260,930 91	136,194 49
3	U. S. Government obligations, direct and fully guaranteed	13,784,513 43	3,443,949 52
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	10,681 25	1,071,530 50
6	Bank and fire insurance company stocks, etc.	3,078,068 89	811,037 58
7	Real estate loans (conventional)	29,385,426 75	12,740,604 81
8	G.I. loans (in-state)	8,173,514 73	2,238,969 58
9	F.H.A. loans (in-state)	3,537,033 51	887,778 43
10	G.I. loans (out-of-state)	5,532,921 64	525,206 69
11	F.H.A. loans (out-of-state)	7,556,660 12	475,386 97
12	Personal loans	31,799 63	447,817 42
13	Other loans	803,227 03	971,952 68
14	Banking premises	278,041 74	168,809 06
15	Furniture and fixtures	38,700 62	46,527 08
16	Other real estate owned, etc.	81,229 58	8,666 17
17	Taxes and insurance paid on mortgaged properties	2,921 95	—
18	Mortgage acquisition costs	106,461 41	—
19	Mutual Savings Central Fund, Inc.	79,325 23	25,814 31
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	152,497 61	17,082 63
22	Total	\$74,626,475 29	\$24,189,047 62
Liabilities			
23	Ordinary deposits	\$54,554,216 40	\$13,694,432 93
24	Special Notice Account deposits	11,320,202 44	7,121,221 66
25	Systematic Savings Account deposits	—	—
26	Club deposits	355,396 00	87,620 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	254,090 33	78,425 78
30	Due to mortgagors	521,116 56	426,541 48
31	Mortgagors' payments not applied	896,128 93	341,639 92
32	Net interim income	12,149 61	371,230 04
33	All other liabilities	60,780 88	6,341 34
34	Guaranty Fund	2,685,803 00	967,000 00
35	Percentage to total deposits	4.06	4.63
36	Other surplus accounts	3,966,591 14	1,094,594 47
37	Percentage to total deposits	5.99	5.24
38	Total	\$74,626,475 29	\$24,189,047 62
General Information			
39	Number of deposit accounts October 31, 1964	25,472	9,327
40	Number of deposit accounts opened during period	3,003	1,010
41	Number of deposit accounts closed during period	3,153	876
42	Number of accounts October 31, 1965	25,322	9,461
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,675,425 51	\$805,877 62
45	Number of deposits made during period	60,206	19,743
46	Number of withdrawals made during period	28,300	19,743
47	Amount deposited during period	\$16,732,079 36	\$4,661,308 29
48	Amount withdrawn during period	\$15,365,759 89	\$4,411,290 09
49	Average amount in each account	\$2,601 00	\$2,200 00
50	Number of real estate loans October 31	4,937	1,706
51	Average real estate loan	\$10,975 00	\$9,887 00
52	Number of other loans October 31	562	612
53	Average other loan	\$1,486 00	\$2,320 00
54	*Gross income received during period	\$3,484,238 23	\$1,143,038 81
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$225,531 19	\$111,431 29
56	*Bank building occupancy	50,355 52	27,412 36
57	Advertising	31,442 22	14,869 63
58	Contributions, etc.	13,535 32	867 98
59	State tax	50,057 78	3,796 57
60	Miscellaneous	117,776 62	53,975 98
61	Total of above costs per \$1,000 of deposits	7 42	10 20

*Includes 3% of amount invested in banking premises.

LEICESTER	LENOX	LEOMINSTER	LEXINGTON	LOWELL	
LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	
\$14,557 38	\$35,060 79	\$181,908 86	\$39,348 90	\$78,524 73	1
42,979 26	72,824 70	213,631 79	851,918 61	645,179 15	2
902,044 21	3,035,989 52	9,167,003 19	5,800,016 19	13,826,404 08	3
207,531 12	13,767 51	—	—	49,839 11	4
630,505 03	77,986 96	1,009,474 46	676,494 87	150,606 40	5
103,771 14	719,088 68	928,706 32	782,139 99	3,511,048 42	6
2,548,024 25	6,815,269 04	18,304,125 01	17,556,375 90	32,596,571 34	7
1,503,767 15	207,641 17	1,180,087 76	832,765 13	6,576,279 70	8
862,885 77	34,015 20	—	494,799 88	3,536,217 12	9
—	—	—	128,281 27	4,701,365 60	10
105,101 59	356,911 15	—	640,657 69	3,421,764 39	11
—	65,189 59	—	—	145,697 30	12
44,711 20	567,989 93	474,099 43	388,123 18	1,255,410 99	13
9,132 50	102,659 19	352,495 52	200,917 34	496,833 59	14
3,146 88	18,383 32	46,816 22	20,005 76	52,194 92	15
—	11,064 96	51,855 11	31,243 00	80,611 07	16
468 10	655 20	—	—	—	17
—	—	—	27,231 46	—	18
9,744 02	12,685 90	23,653 64	14,845 45	40,022 91	19
1 00	1 00	1 00	1 00	1 00	20
1,268 53	5,741 66	5,152 00	51,087 62	1,815 86	21
\$6,989,639 13	\$12,152,925 47	\$31,939,010 31	\$28,536,253 24	\$71,166,387 68	22
\$4,837,039 94	\$6,136,425 80	\$28,515,204 63	\$25,002,815 83	\$48,974,604 02	23
1,382,647 61	4,558,190 44	—	—	13,445,389 57	24
—	—	—	—	—	25
210 00	40,659 75	110,102 75	1,857 00	141,770 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	16,385 36	—	13,958 52	174,773 42	29
21,980 86	305,087 51	306,165 16	841,334 30	875,631 22	30
28,182 37	44,776 52	98,538 23	881,302 87	593,061 45	31
92,329 55	153,141 11	48,566 99	92,802 83	134,988 90	32
2,966 28	1,150 99	15,538 46	5,734 53	2,326 28	33
366,850 00	464,742 27	1,536,000 00	825,986 03	2,265,000 00	34
5.90	4.33	5.37	3.30	3.62	35
257,432 52	432,365 72	1,308,894 09	870,461 33	4,558,842 82	36
4.14	4.03	4.57	3.48	7.29	37
\$6,989,639 13	\$12,152,925 47	\$31,939,010 31	\$28,536,253 24	\$71,166,387 68	38
3,348	3,442	17,667	11,840	24,599	39
291	455	1,823	1,506	1,804	40
289	364	1,860	1,259	1,891	41
3,350	3,533	17,630	12,087	24,512	42
4½	4	4¼	4¼	4¾	43
\$242,247 45	\$413,538 12	\$1,136,933 87	\$963,378 22	\$2,594,091 72	44
6,075	7,148	50,640	35,220	52,637	45
3,618	3,888	26,027	17,108	24,013	46
\$1,355,087 63	\$2,444,919 01	\$8,226,221 40	\$9,435,789 85	\$12,117,442 79	47
\$1,136,516 06	\$1,856,832 83	\$7,752,714 80	\$7,583,158 32	\$10,400,365 42	48
\$1,857 00	\$3,027 00	\$1,617 00	\$2,067 00	\$2,543 00	49
831	694	2,209	1,337	5,047	50
\$6,041 00	\$10,683 00	\$8,820 00	\$14,699 00	\$10,071 00	51
31	337	475	212	1,095	52
\$1,442 00	\$1,879 00	\$998 00	\$1,831 00	\$1,279 00	53
\$318,724 20	\$544,952 57	\$1,487,803 93	\$1,249,403 16	\$3,407,695 98	54
\$31,354 39	\$44,828 80	\$110,438 83	\$76,674 03	\$179,979 37	55
3,846 54	12,248 65	35,917 88	12,763 86	57,536 80	56
4,813 34	3,955 37	10,087 85	5,419 61	10,416 78	57
50 00	500 00	4,367 14	800 00	7,999 35	58
17 16	1,314 01	—	2,552 69	14,155 23	59
16,453 00	28,341 64	52,343 32	37,629 18	79,027 76	60
9 09	8 53	7 47	5 43	5 59	61

		LOWELL	
		THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$511,328 14	\$440,369 84
2	Due from banks	2,017,586 48	264,431 73
3	U. S. Government obligations, direct and fully guaranteed	9,826,236 51	6,974,349 72
4	State, county and municipal obligations		15,000 00
5	Other bonds, notes and debentures	1,632,655 32	
6	Bank and fire insurance company stocks, etc.	1,332,247 90	486,824 73
7	Real estate loans (conventional)	32,703,715 39	9,492,399 71
8	G.I. loans (in-state)	9,918,798 49	6,584,038 51
9	F.H.A. loans (in-state)	3,633,968 62	3,165,458 00
10	G.I. loans (out-of-state)	932,914 30	2,261,397 02
11	F.H.A. loans (out-of-state)	1,445,553 69	3,020,887 25
12	Personal loans	431,953 33	1,604,577 21
13	Other loans	1,382,947 64	1,161,330 22
14	Banking premises	269,765 21	170,840 51
15	Furniture and fixtures	145,875 37	91,965 22
16	Other real estate owned, etc.	202,631 52	21,150 22
17	Taxes and insurance paid on mortgaged properties		6,896 41
18	Mortgage acquisition costs	45,146 23	2,352 26
19	Mutual Savings Central Fund, Inc.	118,008 54	38,885 70
20	Deposit Insurance Fund	27,834 54	27,956 01
21	All other assets	45,291 94	6,344 72
22	Total	\$66,624,459 16	\$35,837,454 99
Liabilities			
23	Ordinary deposits	\$53,564,863 29	\$26,669,009 86
24	Special Notice Account deposits	6,085,148 78	6,361,544 89
25	Systematic Savings Account deposits	55,115 50	
26	Club deposits	147,631 00	324 00
27	Borrowed money		
28	Dividends on deposits, declared and unpaid		
29	Unearned discount	122,241 50	362,669 67
30	Due to mortgagors	1,340,265 03	147,861 56
31	Mortgagors' payments not applied	579,076 16	110,468 67
32	Net interim income		
33	All other liabilities	33,515 65	7,736 47
34	Guaranty Fund	2,858,200 00	1,054,528 61
35	Percentage to total deposits	4.78	3.19
36	Other surplus accounts	1,838,402 25	1,123,311 26
37	Percentage to total deposits	3.07	3.40
38	Total	\$66,624,459 16	\$35,837,454 99
General Information			
39	Number of deposit accounts October 31, 1964	41,282	21,468
40	Number of deposit accounts opened during period	4,035	2,843
41	Number of deposit accounts closed during period	4,199	2,714
42	Number of accounts October 31, 1965	41,118	21,597
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,336,075 68	\$1,255,672 31
45	Number of deposits made during period	95,136	56,180
46	Number of withdrawals made during period	51,466	28,997
47	Amount deposited during period	\$17,460,032 53	\$9,083,464 68
48	Amount withdrawn during period	\$14,312,640 92	\$8,331,254 74
49	Average amount in each account	\$1,448 00	\$1,529 00
50	Number of real estate loans October 31	5,647	2,874
51	Average real estate loan	\$8,612 00	\$8,533 00
52	Number of other loans October 31	1,985	3,581
53	Average other loan	\$914 00	\$772 00
54	*Gross income received during period	\$3,117,955 42	\$1,808,296 23
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$295,457 53	\$197,582 38
56	*Bank building occupancy	90,000 65	42,024 06
57	Advertising	41,466 11	20,330 58
58	Contributions, etc.	8,824 28	3,292 93
59	State tax	27 25	27,261 76
60	Miscellaneous	191,350 44	76,545 94
61	Total of above costs per \$1,000 of deposits	10 50	11 12

*Includes 3% of amount invested in banking premises.

LOWELL	LUDLOW	LYNN		MALDEN	
WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	
\$137,556 24	\$423,477 09	\$379,197 09	\$712,990 48	\$824,942 98	1
118,543 72	558,200 38	487,918 07	878,407 21	939,913 55	2
3,582,113 84	4,438,905 50	15,724,823 88	22,707,880 46	12,627,112 13	3
—	119,124 17	—	—	1,598,130 96	4
541,492 84	770,838 70	3,905,084 40	4,251,431 00	7,266,065 59	5
626,017 31	2,965,231 49	5,333,430 59	6,528,646 42	5,841,219 74	6
10,074,927 49	18,389,120 21	39,604,866 86	26,992,917 12	42,567,008 59	7
226,769 21	3,640,694 41	17,536,259 43	18,028,960 67	9,972,179 34	8
185,442 26	1,286,579 48	8,453,017 30	19,212,431 77	4,190,161 42	9
—	1,531,961 59	5,000,700 08	7,667,797 47	2,047,220 10	10
—	3,926,440 80	2,743,671 88	6,685,464 47	6,150,952 49	11
6,700 55	420,045 03	295,300 92	348,734 74	—	12
382,713 36	1,249,184 62	1,131,471 80	1,016,650 41	604,450 73	13
105,214 89	183,981 77	682,279 54	137,314 00	337,993 98	14
9,643 32	115,637 21	126,124 80	84,551 85	238,939 06	15
12,667 40	86,251 59	136,498 48	278,939 23	123,421 62	16
—	3,104 69	250 00	—	—	17
—	—	226,039 03	230,475 74	113,394 31	18
12,524 35	33,658 04	107,662 94	139,992 05	126,318 91	19
1 00	1 00	1 00	1 00	1 00	20
18,548 60	80,014 19	269,955 96	19,788 75	70,421 06	21
\$16,040,876 38	\$40,222,451 96	\$102,144,554 05	\$115,923,374 84	\$95,639,847 56	22
\$11,533,668 71	\$27,694,892 87	\$90,646,647 67	\$81,183,166 59	\$84,148,881 08	23
2,715,494 87	7,589,427 48	—	21,177,460 28	—	24
—	—	—	—	—	25
—	145,839 00	389,792 50	528,771 00	927,132 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	265,600 50	133,074 64	248,893 05	195,332 25	29
146,869 13	294,949 58	567,717 38	1,145,403 80	632,076 77	30
143,080 16	209,947 36	607,806 52	526,556 72	12,502 97	31
150,561 32	133,384 14	1,367,118 84	—	114,651 65	32
1,561 00	4,646 13	20,578 76	72,897 55	53,024 76	33
644,200 00	1,755,000 00	4,172,000 00	5,893,938 00	5,396,900 00	34
4.52	4.95	4.58	5.73	6.34	35
705,441 19	2,128,764 90	4,239,817 74	5,146,287 85	4,159,346 08	36
4.95	6.01	4.66	5.00	4.89	37
\$16,040,876 38	\$40,222,451 96	\$102,144,554 05	\$115,923,374 84	\$95,639,847 56	38
5,534	16,717	41,251	44,220	41,491	39
706	2,098	2,696	4,979	4,637	40
671	1,564	3,237	4,286	4,624	41
5,569	17,251	40,710	44,913	41,504	42
4¼	4	4¼	4¼	4.05	43
\$562,946 87	\$1,328,174 96	\$3,596,395 29	\$4,015,893 82	\$3,254,195 18	44
10,488	48,672	110,435	143,752	123,964	45
5,582	25,137	63,639	89,409	75,314	46
\$4,312,725 30	\$10,167,859 65	\$19,459,820 07	\$29,490,032 50	\$23,014,970 85	47
\$3,614,945 01	\$8,478,007 87	\$18,010,282 62	\$25,314,636 58	\$22,464,178 75	48
\$2,559 00	\$2,035 00	\$2,227 00	\$2,279 00	\$2,022 00	49
1,590	3,476	6,418	7,463	5,929	50
\$6,595 00	\$8,278 00	\$11,427 00	\$10,530 00	\$10,951 00	51
344	1,550	410	1,213	639	52
\$1,132 00	\$1,076 00	\$3,480 00	\$1,125 00	\$946 00	53
\$785,898 28	\$1,890,605 36	\$4,770,420 63	\$5,242,699 74	\$4,322,809 66	54
\$68,591 26	\$177,320 05	\$339,759 49	\$350,852 79	\$513,936 36	55
16,029 92	30,233 58	119,959 44	91,669 83	106,362 32	56
2,480 85	19,668 82	33,166 07	63,852 59	34,731 93	57
1,751 77	6,299 64	18,867 71	21,255 13	13,560 51	58
—	23,772 61	34,335 91	51,465 35	36,378 07	59
24,627 37	93,046 75	140,586 41	212,790 32	246,834 39	60
7 96	9 93	7 58	7 74	11 30	61

		MARBLE- HEAD	MARL- BOROUGH
		MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$136,168 89	\$133,024 25
2	Due from banks	67,332 03	403,538 53
3	U. S. Government obligations, direct and fully guaranteed	4,771,680 14	5,155,841 86
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	450,482 51	350,684 72
6	Bank and fire insurance company stocks, etc.	802,019 81	923,739 24
7	Real estate loans (conventional)	9,973,117 91	12,864,582 51
8	G.I. loans (in-state)	1,431,866 27	3,024,730 57
9	F.H.A. loans (in-state)	—	2,432,482 66
10	G.I. loans (out-of-state)	748,861 20	544,868 55
11	F.H.A. loans (out-of-state)	1,407,766 08	697,007 10
12	Personal loans	8,613 00	—
13	Other loans	296,368 28	472,252 61
14	Banking premises	111,346 82	29,986 85
15	Furniture and fixtures	31,034 29	28,718 90
16	Other real estate owned, etc.	28,259 77	146,641 20
17	Taxes and insurance paid on mortgaged properties	—	2,812 12
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	17,348 17	33,900 16
20	Deposit Insurance Fund	1 00	6,244 41
21	All other assets	16,944 44	3,388 10
22	Total	\$20,299,210 61	\$27,254,444 34
Liabilities			
23	Ordinary deposits	\$15,663,011 85	\$17,157,226 10
24	Special Notice Account deposits	2,454,484 19	7,377,103 00
25	Systematic Savings Account deposits	—	—
26	Club deposits	109,048 00	35,494 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	49,411 80	29,718 59
30	Due to mortgagors	184,623 92	169,424 67
31	Mortgagors' payments not applied	19,541 63	175,205 42
32	Net interim income	—	45,149 19
33	All other liabilities	17,656 09	13,889 20
34	Guaranty Fund	734,191 89	1,353,564 25
35	Percentage to total deposits	4.03	5.50
36	Other surplus accounts	1,067,241 24	897,669 42
37	Percentage to total deposits	5.86	3.65
38	Total	\$20,299,210 61	\$27,254,444 34
General Information			
39	Number of deposit accounts October 31, 1964	10,122	10,947
40	Number of deposit accounts opened during period	1,075	1,489
41	Number of deposit accounts closed during period	1,013	1,190
42	Number of accounts October 31, 1965	10,184	11,246
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	676,057 06	957,002 68
45	Number of deposits made during period	27,190	26,529
46	Number of withdrawals made during period	16,694	16,198
47	Amount deposited during period	\$6,620,407 62	\$7,364,583 31
48	Amount withdrawn during period	\$5,935,322 61	\$6,264,423 11
49	Average amount in each account	\$1,779 00	\$2,182 00
50	Number of real estate loans October 31	1,167	1,583
51	Average real estate loan	\$11,621 00	\$12,358 00
52	Number of other loans October 31	194	323
53	Average other loan	\$1,572 00	\$1,462 00
54	*Gross income received during period	\$941,054 28	\$1,280,840 99
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$53,213 42	\$122,717 10
56	*Bank building occupancy	17,201 72	13,523 68
57	Advertising	3,516 98	15,391 45
58	Contributions, etc.	230 00	3,034 21
59	State tax	7,936 16	1,673 24
60	Miscellaneous	27,709 41	41,851 06
61	Total of above costs per \$1,000 of deposits	6 06	8 08

*Includes 3% of amount invested in banking premises.

MAYNARD	MEDFORD	MEDWAY	MELROSE	MERRIMAC	
ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	
\$94,314 34	\$172,561 42	\$64,695 82	\$182,714 82	\$15,224 10	1
179,752 93	206,778 23	127,860 50	505,787 04	66,788 20	2
3,289,855 37	9,743,128 90	946,310 67	13,374,363 47	354,200 49	3
—	—	99,341 92	—	10,840 61	4
219,422 30	640,598 20	777,713 03	2,578,612 72	445,923 40	5
343,764 30	239,363 90	354,321 96	2,246,770 24	137,698 81	6
9,279,519 18	25,536,743 26	3,694,107 60	31,431,086 38	1,262,385 90	7
877,532 44	2,575,820 13	545,356 50	2,426,085 84	185,109 10	8
572,905 75	1,595,290 61	—	—	—	9
91,023 05	56,732 02	—	—	—	10
161,085 98	728,191 08	—	—	—	11
174,600 96	—	50,810 05	—	1,025 34	12
516,033 91	603,886 42	137,182 61	817,915 08	21,983 06	13
27,339 39	31,451 38	47,805 20	169,514 97	9,559 57	14
11,199 94	50,077 07	14,663 09	27,243 46	2,260 57	15
—	—	—	—	5,186 62	16
830 24	—	24 09	—	—	17
—	83,456 35	—	5,165 64	—	18
11,123 19	52,420 19	5,485 80	53,086 60	4,005 82	19
1 00	1 00	1 00	1 00	800 00	20
28,449 67	84,191 60	340 32	101,772 15	531 62	21
\$15,878,753 94	\$42,400,691 76	\$6,866,020 16	\$53,920,119 41	\$2,523,523 21	22
\$11,730,116 33	\$38,339,865 55	\$6,017,976 63	\$48,111,058 39	\$2,181,429 49	23
2,416,022 02	—	—	—	—	24
—	—	—	—	—	25
6,298 00	245,173 50	55,931 00	102,341 50	16,775 00	26
—	—	—	—	—	27
—	—	—	—	—	28
66,467 15	19,154 45	3,844 07	6,195 21	83 84	29
273,759 21	224,176 50	70,361 69	601,854 98	6,433 30	30
54,413 36	496,030 40	95,763 60	35,147 59	34,421 60	31
201,258 99	61,379 40	—	96,413 34	4,098 79	32
3,490 04	26,796 69	6,145 50	11,099 11	821 92	33
476,000 00	1,873,400 00	235,600 00	2,234,091 13	150,892 00	34
3.36	4.86	3.88	4.63	6.86	35
650,928 84	1,114,715 27	380,397 67	2,721,918 16	128,567 27	36
4.60	2.89	6.26	5.65	5.85	37
\$15,878,753 94	\$42,400,691 76	\$6,866,020 16	\$53,920,119 41	\$2,523,523 21	38
7,954	20,513	4,555	19,651	2,600	39
945	2,483	476	1,967	230	40
970	2,164	428	1,830	182	41
7,929	20,832	4,603	19,788	2,648	42
4	4 1/4	4	4 1/4	4	43
\$501,796 79	\$1,458,225 42	\$226,961 66	\$1,905,874 38	\$82,122 25	44
23,272	61,085	10,313	52,447	4,704	45
13,334	34,201	9,719	31,345	3,688	46
\$4,936,844 49	\$12,456,056 51	\$1,561,865 23	\$12,946,357 38	\$651,501 61	47
\$3,788,832 67	\$10,787,675 43	\$1,583,591 96	\$11,686,073 36	\$704,534 86	48
\$1,784 00	\$1,840 00	\$1,296 00	\$2,431 00	\$824 00	49
1,195	3,007	690	2,630	312	50
\$9,190 00	\$10,141 00	\$6,144 00	\$12,873 00	\$4,639 00	51
628	448	236	377	39	52
\$1,100 00	\$1,348 00	\$797 00	\$2,170 00	\$590 00	53
\$728,160 04	\$1,954,571 33	\$326,320 77	\$2,562,983 28	\$119,221 86	54
\$63,562 98	\$151,744 87	\$36,303 62	\$182,412 37	\$13,570 61	55
7,486 28	26,786 77	6,469 65	28,561 65	4,660 50	56
6,636 98	13,263 38	2,424 77	9,943 27	409 95	57
2,855 54	1,150 00	—	5,298 66	75 40	58
—	—	1,956 07	—	1,660 69	59
29,542 46	90,354 78	23,303 51	60,802 81	7,902 88	60
7 78	7 39	11 71	5 96	12 96	61

		MIDDLE-BOROUGH	MILFORD
		MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK
Assets			
1	Cash, checks and items	\$55,730 35	\$127,880 87
2	Due from banks	122,538 51	223,467 78
3	U. S. Government obligations, direct and fully guaranteed	2,384,640 15	8,567,890 44
4	State, county and municipal obligations	—	55,150 46
5	Other bonds, notes and debentures	348,837 48	1,824,079 64
6	Bank and fire insurance company stocks, etc.	155,112 98	951,609 13
7	Real estate loans (conventional)	3,791,089 04	12,523,911 83
8	G.I. loans (in-state)	168,773 80	1,934,630 77
9	F.H.A. loans (in-state)	—	860,490 88
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	688,528 64	—
12	Personal loans	1,753 78	97,376 89
13	Other loans	68,626 00	516,715 71
14	Banking premises	65,305 68	255,370 76
15	Furniture and fixtures	4,135 23	38,277 45
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	1,211 00	775 44
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	13,547 58	31,733 90
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	1,469 29	4,443 67
22	Total	\$7,871,300 51	\$28,013,806 62
Liabilities			
23	Ordinary deposits	\$6,054,132 80	\$20,341,293 70
24	Special Notice Account deposits	1,129,697 19	4,630,774 80
25	Systematic Savings Account deposits	2,125 35	—
26	Club deposits	15,345 50	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	19,692 61	50,243 46
30	Due to mortgagors	53,301 26	602,577 06
31	Mortgagors' payments not applied	22,857 51	116,898 98
32	Net interim income	—	44,410 47
33	All other liabilities	12,995 37	7,690 16
34	Guaranty Fund	378,700 00	1,446,250 00
35	Percentage to total deposits	5.26	5.79
36	Other surplus accounts	182,452 92	773,667 99
37	Percentage to total deposits	2.53	3.10
38	Total	\$7,871,300 51	\$28,013,806 62
General Information			
39	Number of deposit accounts October 31, 1964	5,675	11,339
40	Number of deposit accounts opened during period	363	1,400
41	Number of deposit accounts closed during period	386	1,176
42	Number of accounts October 31, 1965	5,652	11,563
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$270,765 53	\$945,107 56
45	Number of deposits made during period	10,250	28,380
46	Number of withdrawals made during period	6,157	13,657
47	Amount deposited during period	\$1,564,464 56	\$6,399,311 63
48	Amount withdrawn during period	\$1,252,085 63	\$5,250,804 14
49	Average amount in each account	\$1,271 00	\$2,144 00
50	Number of real estate loans October 31	762	1,759
51	Average real estate loan	\$6,100 00	\$8,709 00
52	Number of other loans October 31	90	543
53	Average other loan	\$782 00	\$1,131 00
54	*Gross income received during period	\$351,743 21	\$1,199,628 71
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$30,305 00	\$71,635 53
56	*Bank building occupancy	6,587 62	24,864 20
57	Advertising	1,841 94	6,543 80
58	Contributions, etc.	572 66	1,195 00
59	State tax	2,819 53	3,960 72
60	Miscellaneous	11,184 09	40,473 20
61	Total of above costs per \$1,000 of deposits	7 43	5 95

*Includes 3% of amount invested in banking premises.

MILLBURY	MILTON	MONSON	MONTAGUE	NANTUCKET	
MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	MONSON SAVINGS BANK	CROCKER INSTITUTION FOR SAVINGS	NANTUCKET INSTITUTION FOR SAVINGS	
\$73,398 42	\$287,950 20	\$39,165 67	\$74,381 63	\$8,533 30	1
148,034 66	510,822 50	102,566 81	154,116 71	122,608 83	2
1,690,490 71	5,824,464 86	2,864,610 91	4,159,255 11	2,270,208 91	3
—	—	—	—	—	4
940,493 67	477,598 74	51,000 00	170,229 09	16,500 00	5
568,660 78	1,431,247 71	713,491 55	364,136 51	136,452 46	6
6,206,952 36	24,849,858 53	6,640,675 75	3,964,593 96	5,025,893 45	7
536,256 02	2,750,967 92	37,336 84	335,969 99	256,972 83	8
15,479 88	1,797,094 48	—	—	—	9
—	—	—	782,577 70	100,940 97	10
—	—	—	1,301,968 99	1,283,851 87	11
28,912 27	93,904 59	—	36,497 80	81,869 90	12
143,217 22	1,101,291 15	299,043 98	184,205 04	184,073 60	13
10,796 59	249,117 66	30,895 18	21,235 45	10,523 00	14
21,031 67	122,863 67	1,813 14	14,533 38	16,308 59	15
—	18,910 50	—	60,866 63	—	16
20,510 74	—	51 45	213 00	53 55	17
—	2,046 35	—	—	—	18
10,436 74	21,190 48	18,923 37	17,862 08	11,003 51	19
7,112 29	11,710 27	1,625 16	10,000 00	1 00	20
12,839 85	8,536 65	1,021 97	4,189 13	10,757 42	21
\$10,434,623 87	\$39,559,576 26	\$10,802,221 78	\$11,656,832 20	\$9,536,553 19	22
\$7,948,321 40	\$28,381,948 58	\$6,359,296 42	\$10,411,668 46	\$7,438,654 84	23
913,116 16	7,431,324 62	3,097,500 35	—	1,005,608 18	24
—	—	—	—	—	25
233,934 25	129,566 00	35,153 50	33,268 00	71,095 75	26
—	—	—	—	—	27
—	—	—	—	—	28
3,861 03	2,592 81	—	55,446 70	47,738 87	29
170,843 09	1,047,580 49	61,299 37	93,362 44	124,792 24	30
20,549 31	188,522 06	49,464 80	43,720 43	12,535 91	31
136,418 57	—	36,241 85	—	125,988 01	32
5,401 00	97,922 63	531 97	4,327 00	17,902 17	33
512,806 83	939,000 00	660,204 87	722,887 67	334,688 41	34
5.64	2.61	6.96	6.92	3.93	35
489,372 23	1,341,119 07	502,528 65	292,151 50	357,548 81	36
5.38	3.73	5.29	2.79	4.19	37
\$10,434,623 87	\$39,559,576 26	\$10,802,221 78	\$11,656,832 20	\$9,536,553 19	38
7,134	14,763	4,317	5,925	3,739	39
596	2,180	456	428	685	40
863	1,378	445	248	569	41
6,867	15,565	4,328	6,105	3,855	42
4½	4½	4	4	4¼	43
\$339,666 41	\$1,401,821 46	\$370,151 62	\$393,445 27	\$310,730 77	44
11,396	55,916	7,420	12,500	9,437	45
9,012	30,460	4,632	7,213	5,193	46
\$2,411,804 97	\$12,435,427 43	\$2,036,310 92	\$1,851,789 94	\$2,980,106 12	47
\$2,293,217 28	\$9,369,003 62	\$1,722,869 98	\$1,690,569 47	\$2,387,974 62	48
\$1,290 00	\$2,301 00	\$2,185 00	\$1,686 00	\$2,188 00	49
1,267	1,766	1,045	818	852	50
\$5,334 00	\$16,646 00	\$6,390 00	\$7,832 00	\$7,826 00	51
238	441	246	248	150	52
\$723 00	\$2,710 00	\$1,216 00	\$889 00	\$1,772 00	53
\$501,277 31	\$1,878,370 53	\$499,004 78	\$507,936 87	\$456,681 41	54
—	—	—	—	—	—
\$61,699 14	\$137,380 41	\$52,660 30	\$48,228 23	\$45,137 07	55
7,240 58	35,010 51	8,776 70	10,659 77	5,095 97	56
2,539 14	11,351 28	7,350 37	4,620 55	1,186 35	57
1,270 91	5,108 40	75 00	750 00	1,060 30	58
2,603 24	—	—	6,280 94	5,189 83	59
34,214 04	105,809 43	23,080 04	31,324 65	20,017 26	60
12 36	8 23	9 72	9 77	9 20	61

*Includes 3% of amount invested in banking premises.

		NATICK	NEW BEDFORD
		NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$96,836 88	\$199,441 07
2	Due from banks	252,406 96	775,818 63
3	U. S. Government obligations, direct and fully guaranteed	7,622,884 61	25,426,100 70
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	430,573 74	3,187,500 00
6	Bank and fire insurance company stocks, etc.	2,110,478 33	4,096,379 53
7	Real estate loans (conventional)	18,778,493 92	32,263,435 62
8	G.I. loans (in-state)	5,256,518 59	2,664,468 04
9	F.H.A. loans (in-state)	3,805,006 86	2,974,501 46
10	G.I. loans (out-of-state)	155,492 73	10,957,904 82
11	F.H.A. loans (out-of-state)	234,953 29	4,917,435 25
12	Personal loans	92,187 30	—
13	Other loans	451,124 55	542,608 79
14	Banking premises	172,062 55	558,463 46
15	Furniture and fixtures	42,301 39	34,847 52
16	Other real estate owned, etc.	13,997 95	83,344 81
17	Taxes and insurance paid on mortgaged properties	150 40	—
18	Mortgage acquisition costs	—	16,881 59
19	Mutual Savings Central Fund, Inc.	30,092 28	113,388 41
20	Deposit Insurance Fund	1 00	27,045 89
21	All other assets	157,306 82	53,503 27
22	Total	\$39,702,870 15	\$88,893,068 86
Liabilities			
23	Ordinary deposits	\$35,207,851 66	\$77,949,358 62
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	14,854 00	167,022 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	19,589 23	392,346 49
30	Due to mortgagors	530,188 20	969,938 72
31	Mortgagors' payments not applied	284,802 86	173,664 56
32	Net interim income	—	314,814 14
33	All other liabilities	24,347 20	13,300 24
34	Guaranty Fund	1,806,970 00	4,927,700 00
35	Percentage to total deposits	5.13	6.31
36	Other surplus accounts	1,814,267 00	3,984,924 09
37	Percentage to total deposits	5.15	5.10
38	Total	\$39,702,870 15	\$88,893,068 86
General Information			
39	Number of deposit accounts October 31, 1964	12,055	37,274
40	Number of deposit accounts opened during period	1,361	2,755
41	Number of deposit accounts closed during period	971	3,382
42	Number of accounts October 31, 1965	12,445	36,647
43	Annual rate of ordinary and extra dividends paid during period	4¼	4¼
44	Amount of all dividends paid during period	\$1,401,373 52	\$3,126,594 11
45	Number of deposits made during period	27,312	73,173
46	Number of withdrawals made during period	15,652	40,265
47	Amount deposited during period	\$8,657,035 02	\$17,815,568 22
48	Amount withdrawn during period	\$7,588,325 87	\$16,013,995 29
49	Average amount in each account	\$2,829 00	\$2,127 00
50	Number of real estate loans October 31	2,886	5,508
51	Average real estate loan	\$9,782 00	\$9,764 00
52	Number of other loans October 31	546	398
53	Average other loan	\$995 00	\$1,363 00
54	*Gross income received during period	\$1,868,700 73	\$4,125,681 79
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$146,001 14	\$261,977 40
56	*Bank building occupancy	9,531 43	87,657 96
57	Advertising	17,458 08	32,268 83
58	Contributions, etc.	4,990 81	8,550 00
59	State tax	—	52,544 09
60	Miscellaneous	70,652 55	129,592 82
61	Total of above costs per \$1,000 of deposits	7 06	7 34

*Includes 3% of amount invested in banking premises.

NEW BEDFORD	NEWBURYPORT		NEWTON		
NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	
\$641,174 03	\$35,581 18	\$60,441 78	\$210,162 41	\$188,668 11	1
425,615 45	553,272 64	209,851 27	937,491 55	448,023 83	2
42,388,107 13	15,868,475 53	3,827,955 37	19,522,234 17	15,546,276 27	3
—	2,266,202 56	—	—	—	4
6,720,474 12	6,225,194 31	3,681,838 35	678,373 64	1,123,167 81	5
4,978,895 18	1,919,099 57	1,466,364 81	6,600,262 29	2,009,576 00	6
61,325,030 71	3,299,230 27	9,689,086 88	80,159,774 33	24,552,610 65	7
5,989,349 90	—	2,007,077 96	10,441,332 29	1,064,661 05	8
3,788,905 74	—	395,190 41	5,365,026 74	—	9
—	—	—	9,356,589 94	—	10
—	—	—	20,970,970 46	—	11
—	3,335 41	89,659 93	690,743 21	174,252 67	12
1,536,578 37	697,896 64	376,576 60	3,204,798 61	1,149,411 24	13
628,866 30	7,146 50	60,977 97	987,828 24	247,519 64	14
171,370 65	20,879 64	32,220 14	312,963 40	21,575 80	15
153,867 48	—	14,372 12	16,045 72	—	16
2,543 84	—	10,699 18	—	1,295 76	17
50,927 25	—	—	409,732 73	41,161 51	18
151,309 19	32,555 86	28,962 52	128,267 10	26,143 05	19
1 00	1 00	1 00	47,611 18	1 00	20
60,985 62	2,844 11	14,315 08	871,823 88	2,382 18	21
\$129,014,001 96	\$30,931,715 22	\$21,965,591 37	\$160,912,031 89	\$46,596,726 57	22
\$115,116,027 04	\$27,436,921 30	\$19,171,381 84	\$113,772,861 59	\$32,604,770 23	23
—	—	—	31,534,523 57	8,911,851 43	24
—	—	—	—	—	25
1,006,213 50	—	194,952 00	522,539 00	259,310 50	26
—	—	—	—	—	27
—	—	—	—	—	28
7,733 63	—	16,411 53	775,819 65	21,798 87	29
1,686,113 01	47,798 68	200,179 93	622,464 31	477,584 68	30
177,372 90	11,984 12	55,766 87	25,663 96	48,834 68	31
387,791 87	23,880 17	—	2,045,921 13	559,939 23	32
91,595 99	1,775 39	25,811 51	117,627 04	7,627 68	33
7,000,000 00	2,031,947 61	1,229,900 00	5,609,722 76	1,771,500 00	34
6.03	7.41	6.35	3.85	4.24	35
3,541,154 02	1,377,407 95	1,071,187 69	5,884,888 88	1,933,509 27	36
3.05	5.02	5.53	4.04	4.63	37
\$129,014,001 96	\$30,931,715 22	\$21,965,591 37	\$160,912,031 89	\$46,596,726 57	38
52,941	11,831	10,204	58,184	17,375	39
5,352	786	800	8,860	2,181	40
4,056	850	811	8,524	1,768	41
54,237	11,767	10,193	58,520	17,788	42
4 1/4	4 1/4	4 1/4	4	4	43
\$4,584,675 66	\$1,115,655 68	\$766,189 57	\$5,308,179 10	\$1,517,869 25	44
154,794	14,935	26,981	175,065	57,786	45
81,434	11,783	13,825	84,449	30,323	46
\$29,842,051 94	\$4,497,613 39	\$3,945,675 98	\$58,156,818 83	\$17,583,716 20	47
\$25,424,786 85	\$4,555,296 59	\$3,879,810 05	\$48,933,904 70	\$15,147,536 94	48
\$2,122 00	\$2,332 00	\$1,882 00	\$2,466 00	\$2,334 00	49
5,782	650	1,973	8,237	1,906	50
\$12,297 00	\$5,076 00	\$6,128 00	\$15,332 00	\$13,440 00	51
662	323	530	2,744	818	52
\$2,321 00	\$2,171 00	\$880 00	\$1,420 00	\$1,618 00	53
\$5,959,835 44	\$1,291,023 96	\$1,063,700 82	\$7,467,495 86	\$2,093,592 61	54
\$395,704 79	\$68,317 96	\$95,327 07	\$546,750 98	\$147,169 05	55
119,378 72	8,037 92	15,566 09	144,996 26	43,303 75	56
47,891 94	2,353 66	5,740 21	50,018 61	11,416 48	57
15,793 63	2,350 00	2,050 00	10,000 00	3,100 00	58
1,202 55	20,740 04	21,188 84	72,444 08	397 95	59
199,806 96	31,594 48	61,410 82	252,669 29	63,901 82	60
6 77	4 87	10 49	7 41	6 48	61

		NORTH ADAMS	NORTH- AMPTON
		NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK
Assets			
1	Cash, checks and items	\$64,949 00	\$94,634 98
2	Due from banks	386,698 13	301,855 20
3	U. S. Government obligations, direct and fully guaranteed	6,470,372 21	4,326,085 43
4	State, county and municipal obligations	—	526,468 25
5	Other bonds, notes and debentures	122,088 01	467,680 47
6	Bank and fire insurance company stocks, etc.	1,598,157 48	393,158 69
7	Real estate loans (conventional)	22,674,988 10	8,789,275 16
8	G.I. loans (in-state)	2,492,633 34	1,361,797 08
9	F.H.A. loans (in-state)	387,453 76	612,615 04
10	G.I. loans (out-of-state)	2,827,433 90	682,587 70
11	F.H.A. loans (out-of-state)	2,375,558 12	1,630,029 90
12	Personal loans	854,627 08	128,165 67
13	Other loans	531,217 26	270,022 59
14	Banking premises	233,903 24	90,425 92
15	Furniture and fixtures	74,561 94	14,177 48
16	Other real estate owned, etc.	58,230 29	765 71
17	Taxes and insurance paid on mortgaged properties	229 80	—
18	Mortgage acquisition costs	39,334 87	—
19	Mutual Savings Central Fund, Inc.	52,163 97	17,512 76
20	Deposit Insurance Fund	1 00	2,941 11
21	All other assets	80,069 89	2,774 32
22	Total	\$41,324,671 39	\$19,712,973 46
Liabilities			
23	Ordinary deposits	\$30,001,321 29	\$11,846,026 04
24	Special Notice Account deposits	5,810,057 92	5,131,474 46
25	Systematic Savings Account deposits	24,584 75	—
26	Club deposits	287,647 50	108,524 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	306,228 28	105,079 53
30	Due to mortgagors	513,738 08	182,223 85
31	Mortgagors' payments not applied	317,153 51	483,340 84
32	Net interim income	148,842 97	31,357 45
33	All other liabilities	358,912 49	12,555 47
34	Guaranty Fund	1,829,300 00	692,200 00
35	Percentage to total deposits	5.06	4.05
36	Other surplus accounts	1,726,884 60	1,120,191 82
37	Percentage to total deposits	4.78	6.55
38	Total	\$41,324,671 39	\$19,712,973 46
General Information			
39	Number of deposit accounts October 31, 1964	17,703	7,045
40	Number of deposit accounts opened during period	1,783	1,116
41	Number of deposit accounts closed during period	2,014	859
42	Number of accounts October 31, 1965	17,472	7,302
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	1,408,674 65	655,433 50
45	Number of deposits made during period	49,741	18,471
46	Number of withdrawals made during period	30,483	9,932
47	Amount deposited during period	\$9,944,241 04	\$4,197,045 51
48	Amount withdrawn during period	\$9,541,496 15	\$3,751,560 25
49	Average amount in each account	\$2,049 00	\$2,298 00
50	Number of real estate loans October 31	3,381	1,549
51	Average real estate loan	\$9,097 00	\$8,441 00
52	Number of other loans October 31	1,742	473
53	Average other loan	\$795 00	\$842 00
54	*Gross income received during period	\$1,980,730 18	\$900,748 73
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$200,092 08	\$79,014 69
56	*Bank building occupancy	16,331 29	16,074 77
57	Advertising	16,189 15	4,229 48
58	Contributions, etc.	2,650 00	1,539 56
59	State tax	15,448 83	4,637 05
60	Miscellaneous	97,445 84	35,096 26
61	Total of above costs per \$1,000 of deposits	9 71	8 28

*Includes 3% of amount invested in banking premises.

NORTHAMPTON		NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	
NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	
\$85,859 83	\$127,511 42	\$195,867 88	\$116,260 89	\$32,410 35	1
181,518 82	525,671 24	368,578 43	444,207 33	301,064 87	2
3,789,343 92	14,860,025 21	11,504,904 97	4,616,815 61	2,212,154 09	3
—	—	—	—	—	4
1,349,249 08	2,779,815 55	170,632 80	221,595 97	—	5
759,315 26	757,853 34	1,610,204 45	861,411 54	283,032 57	6
8,270,640 86	7,146,393 47	23,525,612 10	10,391,150 88	3,982,959 93	7
882,802 05	1,355,889 09	3,963,365 17	1,231,287 33	164,627 54	8
318,269 10	1,309,077 04	6,366,873 23	—	—	9
2,831,084 61	364,569 56	1,396,598 39	—	—	10
2,190,974 62	1,796,121 68	3,320,488 91	—	—	11
33,152 10	10,007 73	277,576 37	3,119 37	—	12
373,628 15	478,673 04	624,543 00	188,435 31	144,373 41	13
118,574 27	73,992 65	211,610 12	—	8,047 35	14
15,786 13	31,843 27	90,264 33	14,031 46	3,781 41	15
85,094 46	14,072 29	80,583 17	—	—	16
—	—	—	—	—	17
19,944 92	273 18	—	—	16,165 75	18
1 00	50,704 93	57,096 06	23,987 21	6,235 07	19
13,681 73	4,749 80	28,487 70	1 00	1 00	20
—	6,547 59	3,272 98	13,085 66	411 12	21
\$21,318,920 91	\$31,693,792 08	\$53,796,560 06	\$18,125,389 66	\$7,155,264 46	22
\$12,933,302 18	\$27,903,076 70	\$47,242,038 04	\$13,918,022 46	\$5,630,050 77	23
6,377,367 26	—	—	1,639,485 99	576,539 75	24
—	—	—	—	—	25
100,323 50	139,471 75	345,451 25	147,800 00	—	26
—	—	—	—	—	27
87,598 82	39,059 90	119,283 10	16,607 78	—	28
105,071 79	390,717 02	999,261 29	267,072 24	20,190 58	29
52,768 11	56,074 61	667,083 64	456,533 07	14,916 77	30
336,478 12	59,723 98	9,882 09	—	97,801 50	31
1,933 73	8,194 15	65,563 01	25,776 30	53 64	32
819,500 00	2,020,100 00	2,226,500 00	877,133 00	410,868 92	33
4.22	7.20	4.68	5.58	6.62	34
504,577 40	1,077,373 97	2,121,497 64	776,958 82	404,842 53	35
2.60	3.84	4.46	4.95	6.52	36
\$21,318,920 91	\$31,693,792 08	\$53,796,560 06	\$18,125,389 66	\$7,155,264 46	37
10,527	13,416	18,792	9,066	3,904	38
1,205	1,166	1,964	952	360	39
954	1,336	1,690	741	357	40
10,778	13,246	19,066	9,277	3,907	41
4	4	4¼	4¼	4¼	42
\$712,652 45	\$1,046,644 55	\$1,831,955 12	\$600,376 28	\$245,378 71	43
24,677	22,484	58,088	24,751	5,990	44
10,301	15,846	31,858	10,667	3,765	45
\$5,360,512 90	\$6,494,970 87	\$13,465,540 96	\$4,788,908 27	\$1,258,999 65	46
\$4,400,683 82	\$5,822,088 86	\$10,701,792 47	\$3,174,652 93	\$1,012,751 88	47
\$1,792 00	\$2,074 00	\$2,478 00	\$1,677 00	\$1,589 00	48
1,404	1,446	4,175	1,440	647	49
\$10,323 00	\$8,279 00	\$9,239 00	\$8,071 00	\$6,410 00	50
250	368	1,020	166	101	51
\$1,627 00	\$1,328 00	\$884 00	\$1,154 00	\$1,429 00	52
\$953,794 29	\$1,299,802 38	\$2,472,682 92	\$800,719 97	\$318,031 91	53
—	—	—	—	—	54
\$72,020 45	\$111,139 78	\$186,632 22	\$68,620 75	\$27,177 25	55
23,877 50	22,393 14	43,908 48	9,621 75	3,883 33	56
4,982 38	5,283 82	18,488 35	3,597 61	2,730 17	57
2,425 16	3,308 45	10,817 54	2,283 18	579 80	58
26,311 08	13,417 45	7,744 72	566 81	—	59
34,142 16	49,036 25	104,709 20	36,143 06	12,707 96	60
8 48	7 33	7 88	7 77	7 59	61

		NORWELL	ORANGE
		SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK
Assets			
1	Cash, checks and items	\$58,452 60	\$17,907 55
2	Due from banks	166,123 47	170,730 14
3	U. S. Government obligations, direct and fully guaranteed	1,268,721 95	885,163 05
4	State, county and municipal obligations	45,000 00	—
5	Other bonds, notes and debentures	1,081,641 12	406,667 82
6	Bank and fire insurance company stocks, etc.	271,759 21	438,198 04
7	Real estate loans (conventional)	5,720,929 20	4,123,101 32
8	G.I. loans (in-state)	38,540 71	428,705 48
9	F.H.A. loans (in-state)	—	405,122 73
10	G.I. loans (out-of-state)	—	54,143 11
11	F.H.A. loans (out-of-state)	—	267,863 37
12	Personal loans	—	15,667 27
13	Other loans	265,322 64	87,338 89
14	Banking premises	7,075 50	22,618 41
15	Furniture and fixtures	13,232 59	10,600 82
16	Other real estate owned, etc.	—	31,525 93
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	10,758 58
19	Mutual Savings Central Fund, Inc.	8,250 83	12,803 56
20	Deposit Insurance Fund	1 00	10,491 46
21	All other assets	1,827 91	62,851 05
22	Total	\$8,946,878 73	\$7,462,258 58
Liabilities			
23	Ordinary deposits	\$7,993,478 15	\$4,660,050 68
24	Special Notice Account deposits	—	2,047,725 50
25	Systematic Savings Account deposits	—	—
26	Club deposits	5,609 00	45,642 25
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	13,420 93
30	Due to mortgagors	140,440 16	41,232 45
31	Mortgagors' payments not applied	77,121 24	24,901 48
32	Net interim income	92,219 41	—
33	All other liabilities	4,012 73	1,162 53
34	Guaranty Fund	435,500 00	355,045 00
35	Percentage to total deposits	5.44	5.26
36	Other surplus accounts	198,498 94	273,077 76
37	Percentage to total deposits	2.48	4.04
38	Total	\$8,946,878 73	\$7,462,258 58
General Information			
39	Number of deposit accounts October 31, 1964	4,367	5,345
40	Number of deposit accounts opened during period	365	1,342
41	Number of deposit accounts closed during period	288	409
42	Number of accounts October 31, 1965	4,444	6,278
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$315,878 88	\$256,277 03
45	Number of deposits made during period	8,830	11,549
46	Number of withdrawals made during period	5,572	5,640
47	Amount deposited during period	\$2,140,875 26	\$2,356,511 72
48	Amount withdrawn during period	\$2,010,357 30	\$1,624,830 43
49	Average amount in each account	\$1,790 00	\$1,068 00
50	Number of real estate loans October 31	705	693
51	Average real estate loan	\$8,169 00	\$7,618 00
52	Number of other loans October 31	117	124
53	Average other loan	\$2,268 00	\$831 00
54	*Gross income received during period	\$420,358 06	\$333,802 18
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$33,784 54	\$28,472 55
56	*Bank building occupancy	7,882 51	4,791 53
57	Advertising	2,177 70	2,417 20
58	Contributions, etc.	516 11	502 06
59	State tax	2,577 71	1,464 23
60	Miscellaneous	14,327 02	23,403 41
61	Total of above costs per \$1,000 of deposits	7 67	9 09

*Includes 3% of amount invested in banking premises.

PALMER	PEABODY	PITTSFIELD		PLYMOUTH	
PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	
\$58,467 47	\$293,424 88	\$230,518 55	\$382,778 56	\$38,365 82	1
115,127 09	373,922 27	400,538 32	110,898 40	142,392 20	2
6,529,255 93	12,237,567 37	16,479,712 58	4,314,450 69	2,134,733 13	3
1,411,688 57	—	—	—	—	4
76,000 00	2,834,998 25	—	277,001 21	119,860 26	5
1,248,731 79	2,562,734 94	1,632,724 27	3,656,453 93	277,336 08	6
11,982,786 56	25,712,022 63	19,411,153 30	22,980,362 99	6,560,968 10	7
1,754,956 73	3,223,587 15	7,016,357 52	4,238,703 39	265,007 22	8
797,771 95	815,340 85	2,927,973 26	1,125,149 47	—	9
2,985,688 81	666,778 05	10,570,382 25	6,874,351 30	431,764 94	10
—	—	2,652,014 49	14,358,629 27	491,073 91	11
93,772 58	150 00	653,040 52	2,023,366 05	94,008 24	12
324,889 60	255,811 26	410,548 55	2,316,518 75	209,582 44	13
174,204 45	399,609 10	159,951 47	420,650 93	110,172 80	14
24,126 05	95,430 25	30,758 15	65,988 82	36,922 91	15
14 85	263,319 75	21,729 36	62,957 57	—	16
440 13	—	—	822 85	—	17
10,772 85	44,363 87	—	77,720 13	—	18
32,291 20	31,262 51	54,563 96	52,701 61	14,602 28	19
1 00	1 00	9,731 63	1 00	1 00	20
3,922 51	20,072 85	231,288 42	215,152 94	7,618 15	21
\$27,624,910 12	\$49,830,396 98	\$62,892,986 60	\$63,554,659 86	\$10,934,409 48	22
\$19,109,020 00	\$43,510,815 32	\$48,891,281 13	\$35,107,394 17	\$7,936,236 45	23
4,836,030 12	—	6,131,493 76	20,895,149 23	1,713,980 83	24
—	—	—	—	—	25
77,186 75	284,428 00	15,930 50	394,739 50	35,043 25	26
—	—	—	—	—	27
—	—	—	—	—	28
132,880 70	24,779 36	713,939 65	794,766 38	43,127 39	29
92,531 65	1,041,840 38	153,151 28	291,839 11	144,697 64	30
175,459 18	295,256 98	206,798 91	880,133 05	44,774 39	31
105,116 68	30,083 16	—	—	153,991 23	32
15,800 32	20,626 18	84,281 73	84,981 66	4,903 22	33
1,520,000 00	2,024,216 14	3,473,500 00	2,447,750 00	494,471 37	34
6.32	4.62	6.31	4.34	5.11	35
1,560,884 72	2,598,351 46	3,222,609 64	2,657,906 76	363,183 71	36
6.49	5.93	5.86	4.71	3.75	37
\$27,624,910 12	\$49,830,396 98	\$62,892,986 60	\$63,554,659 86	\$10,934,409 48	38
10,459	20,404	24,071	29,176	6,628	39
1,408	2,394	2,206	3,185	827	40
1,379	1,833	2,156	3,332	941	41
10,488	20,965	24,121	29,029	6,514	42
4 1/8	4.30	4 3/8	4	4 1/8	43
\$945,369 55	\$1,724,297 98	\$2,227,345 61	\$2,197,760 23	\$341,951 93	44
21,978	71,897	50,274	70,100	11,503	45
8,473	32,056	26,656	43,009	8,629	46
\$4,909,253 08	\$11,934,747 47	\$9,948,758 30	\$13,552,993 15	\$3,278,350 61	47
\$4,387,171 20	\$9,893,286 33	\$9,698,753 67	\$12,263,140 86	\$2,301,718 52	48
\$2,277 00	\$2,075 00	\$2,280 00	\$1,929 00	\$1,477 00	49
2,095	2,188	4,311	3,594	924	50
\$8,363 00	\$13,902 00	\$9,876 00	\$13,794 00	\$8,386 00	51
385	253	1,140	3,970	300	52
\$1,087 00	\$1,012 00	\$933 00	\$1,093 00	\$1,012 00	53
\$1,277,397 39	\$2,289,423 10	\$3,097,788 35	\$3,214,755 03	\$502,865 99	54
\$85,235 38	\$217,326 07	\$272,618 16	\$260,019 11	\$44,429 15	55
31,436 15	63,995 53	49,517 32	66,723 53	15,535 31	56
6,574 67	29,611 14	25,836 51	55,920 79	5,088 77	57
2,377 58	5,539 46	6,349 66	8,915 00	1,993 70	58
2,781 13	11,126 77	25,307 77	90,000 00	2,216 84	59
51,638 32	110,543 06	136,010 52	215,666 11	26,977 46	60
7 51	10 07	9 37	12 45	9 97	61

		PLYMOUTH	PROVINCE-TOWN
		PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK
Assets			
1	Cash, checks and items	\$135,994 60	\$117,400 41
2	Due from banks	522,020 45	132,831 34
3	U. S. Government obligations, direct and fully guaranteed	4,196,826 22	2,920,654 73
4	State, county and municipal obligations	—	20,008 64
5	Other bonds, notes and debentures	436,668 40	5,205 00
6	Bank and fire insurance company stocks, etc.	365,680 15	654,205 24
7	Real estate loans (conventional)	14,590,637 36	6,994,508 65
8	G.I. loans (in-state)	1,293,544 03	—
9	F.H.A. loans (in-state)	484,170 97	—
10	G.I. loans (out-of-state)	—	260,740 95
11	F.H.A. loans (out-of-state)	867,920 28	544,259 66
12	Personal loans	321,340 47	92,332 05
13	Other loans	653,418 63	273,631 96
14	Banking premises	255,641 16	203,297 99
15	Furniture and fixtures	65,398 52	37,020 40
16	Other real estate owned, etc.	22,061 90	—
17	Taxes and insurance paid on mortgaged properties	61 74	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	24,634 86	9,457 02
20	Deposit Insurance Fund	5,383 38	1 00
21	All other assets	21,597 75	3,395 39
22	Total	\$24,263,000 87	\$12,268,950 43
Liabilities			
23	Ordinary deposits	\$16,290,888 84	\$10,875,507 04
24	Special Notice Account deposits	5,165,732 42	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	155,882 25	64,480 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	62,143 28	35,189 01
30	Due to mortgagors	349,667 08	79,204 38
31	Mortgagors' payments not applied	522,486 44	57,483 17
32	Net interim income	31,468 16	166,288 86
33	All other liabilities	5,782 54	1,784 84
34	Guaranty Fund	1,036,400 00	420,823 27
35	Percentage to total deposits	4.79	3.85
36	Other surplus accounts	642,549 86	568,189 86
37	Percentage to total deposits	2.97	5.19
38	Total	\$24,263,000 87	\$12,268,950 43
General Information			
39	Number of deposit accounts October 31, 1964	15,023	4,294
40	Number of deposit accounts opened during period	2,110	672
41	Number of deposit accounts closed during period	1,962	473
42	Number of accounts October 31, 1965	15,171	4,493
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/2
44	Amount of all dividends paid during period	\$800,720 36	\$401,315 78
45	Number of deposits made during period	44,379	11,174
46	Number of withdrawals made during period	25,701	8,346
47	Amount deposited during period	\$8,812,999 32	\$3,711,964 89
48	Amount withdrawn during period	\$7,533,671 39	\$2,614,927 52
49	Average amount in each account	\$1,403 00	\$2,421 00
50	Number of real estate loans October 31	2,173	658
51	Average real estate loan	\$7,932 00	\$11,853 00
52	Number of other loans October 31	786	227
53	Average other loan	\$1,240 00	\$1,612 00
54	*Gross income received during period	\$1,117,301 22	\$585,342 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$129,359 31	\$50,868 15
56	*Bank building occupancy	32,657 11	19,130 77
57	Advertising	6,368 22	3,829 16
58	Contributions, etc.	1,200 00	200 00
59	State tax	4,453 79	3,537 45
60	Miscellaneous	61,659 31	24,900 69
61	Total of above costs per \$1,000 of deposits	10 99	9 42

*Includes 3% of amount invested in banking premises.

QUINCY	RANDOLPH	READING	ROCKLAND	ROCKPORT	
QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	
\$440,163 51	\$63,207 98	\$108,779 24	\$145,267 29	\$48,163 15	1
712,264 80	464,679 27	143,382 69	146,164 01	85,398 91	2
21,168,083 45	4,146,752 87	3,698,666 32	3,247,274 64	1,418,673 72	3
555,127 67	—	30,000 00	—	—	4
4,243,011 93	528,049 96	647,815 50	140,000 00	—	5
1,168,527 50	405,535 07	365,061 76	343,476 51	145,597 71	6
45,817,277 89	12,827,690 90	8,148,311 18	6,652,994 45	3,250,712 37	7
909,873 73	546,506 28	1,655,679 43	1,887,800 34	121,236 39	8
3,154,261 34	—	979,382 06	1,286,150 71	—	9
—	—	—	674,282 51	—	10
—	166,287 71	—	1,104,602 40	—	11
127,281 00	225,653 40	47,091 43	61,867 63	27,007 32	12
1,949,631 44	360,848 85	434,668 63	222,672 56	266,213 25	13
318,756 45	169,142 81	163,716 81	79,287 09	27,240 77	14
103,804 58	30,471 23	27,723 01	32,908 02	5,041 06	15
95,247 05	—	—	18,620 59	—	16
5,558 12	826 33	113 90	104 80	—	17
—	—	—	40 04	—	18
88,239 04	17,936 58	13,579 12	24,095 03	1 00	19
1 00	1 00	5,127 96	1 00	5,420 71	20
13,108 16	2,293 75	12,405 95	4,675 19	2,569 55	21
\$80,870,218 66	\$19,955,883 99	\$16,481,504 99	\$16,072,284 81	\$5,403,275 91	22
\$62,835,463 04	\$18,213,808 86	\$14,950,775 63	\$14,233,058 03	\$4,821,847 61	23
8,678,975 32	—	—	—	—	24
—	—	—	—	—	25
533,714 00	99,057 50	89,572 00	53,955 00	31,522 75	26
—	—	—	—	—	27
—	—	—	—	—	28
33,995 30	27,199 31	5,325 68	29,360 05	2,101 62	29
720,592 48	128,856 79	101,213 95	212,194 51	84,146 46	30
263,943 55	209,075 55	146,344 53	125,120 67	27,763 43	31
182,955 56	66,764 49	103,181 36	52,408 36	17,109 43	32
119,768 43	15,754 74	10,527 22	19,585 29	13,982 05	33
3,781,800 00	762,896 79	543,000 00	849,155 00	185,736 00	34
5.25	4.17	3.61	5.94	3.83	35
3,719,010 98	432,469 96	531,564 62	497,447 90	219,066 56	36
5.16	2.36	3.53	3.48	4.51	37
\$80,870,218 66	\$19,955,883 99	\$16,481,504 99	\$16,072,284 81	\$5,403,275 91	38
33,581	14,074	12,831	10,431	3,027	39
3,700	1,929	1,521	1,170	225	40
3,171	1,641	1,206	1,185	261	41
34,110	14,362	13,146	10,416	2,991	42
4 1/4	4 1/8	4	4 1/8	4	43
\$2,820,460 91	\$696,345 42	\$543,011 40	\$557,255 12	\$177,595 73	44
98,702	40,942	36,403	23,203	8,052	45
56,132	23,496	20,669	15,235	4,644	46
\$22,327,432 12	\$5,746,712 87	\$6,055,836 39	\$3,566,582 56	\$1,373,990 56	47
\$18,498,282 64	\$5,021,696 77	\$5,490,864 69	\$3,647,620 64	\$1,341,626 00	48
\$2,097 00	\$1,268 00	\$1,131 00	\$1,366 00	\$1,604 00	49
3,955	1,427	1,136	1,427	465	50
\$12,612 00	\$9,489 00	\$9,492 00	\$8,133 00	\$7,251 00	51
960	725	388	348	226	52
\$2,163 00	\$809 00	\$1,242 00	\$818 00	\$1,297 00	53
\$3,764,393 93	\$958,470 10	\$804,730 97	\$768,773 78	\$249,571 64	54
\$309,716 81	\$100,443 55	\$77,623 49	\$88,656 62	\$27,375 31	55
74,401 21	26,684 96	22,127 23	11,389 97	6,159 22	56
40,759 09	4,560 68	7,804 20	3,968 97	2,137 47	57
8,719 72	700 00	1,830 60	20 00	324 39	58
—	1,028 02	—	4,059 46	76 12	59
143,246 05	51,596 37	41,411 99	45,268 70	13,072 15	60
8 07	10 16	10 08	10 77	10 20	61

		SALEM	
		SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$282,250 53	\$671,411 77
2	Due from banks	1,015,873 33	1,078,619 22
3	U. S. Government obligations, direct and fully guaranteed	17,661,101 56	18,260,898 86
4	State, county and municipal obligations	688,330 77	—
5	Other bonds, notes and debentures	7,703,394 84	3,303,908 04
6	Bank and fire insurance company stocks, etc.	4,099,483 56	5,930,771 08
7	Real estate loans (conventional)	43,816,490 58	60,196,940 98
8	G.I. loans (in-state)	3,039,771 22	13,834,296 27
9	F.H.A. loans (in-state)	1,173,099 70	9,223,227 57
10	G.I. loans (out-of-state)	—	3,726,913 90
11	F.H.A. loans (out-of-state)	—	1,931,998 55
12	Personal loans	59,279 57	349,469 27
13	Other loans	835,291 48	1,224,477 33
14	Banking premises	228,448 91	254,603 23
15	Furniture and fixtures	46,477 12	114,803 05
16	Other real estate owned, etc.	—	11,549 99
17	Taxes and insurance paid on mortgaged properties	6,018 18	—
18	Mortgage acquisition costs	62,649 56	398,735 35
19	Mutual Savings Central Fund, Inc.	100,671 89	105,082 27
20	Deposit Insurance Fund	1 00	27,522 05
21	All other assets	5,804 03	156,429 17
22	Total	\$80,824,437 83	\$120,801,657 95
Liabilities			
23	Ordinary deposits	\$69,325,814 16	\$107,502,643 19
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	239,530 00	617,598 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	43,783 75	183,309 93
30	Due to mortgagors	842,200 83	1,899,371 93
31	Mortgagors' payments not applied	519,053 32	747,640 48
32	Net interim income	113,334 00	—
33	All other liabilities	25,794 81	57,101 75
34	Guaranty Fund	4,529,500 00	4,912,728 81
35	Percentage to total deposits	6.51	4.54
36	Other surplus accounts	5,185,426 96	4,881,263 86
37	Percentage to total deposits	7.45	4.51
38	Total	\$80,824,437 83	\$120,801,657 95
General Information			
39	Number of deposit accounts October 31, 1964	24,100	43,446
40	Number of deposit accounts opened during period	2,335	5,706
41	Number of deposit accounts closed during period	2,339	4,654
42	Number of accounts October 31, 1965	24,096	44,498
43	Annual rate of ordinary and extra dividends paid during period	4 $\frac{3}{8}$ %	4 $\frac{1}{4}$ %
44	Amount of all dividends paid during period	\$2,839,795 15	\$4,275,748 89
45	Number of deposits made during period	56,904	150,364
46	Number of withdrawals made during period	31,628	67,863
47	Amount deposited during period	\$14,016,729 19	\$32,457,432 51
48	Amount withdrawn during period	\$12,911,819 84	\$28,306,334 19
49	Average amount in each account	\$2,867 00	\$2,416 00
50	Number of real estate loans October 31	3,942	6,592
51	Average real estate loan	\$12,184 00	\$13,488 00
52	Number of other loans October 31	716	1,233
53	Average other loan	\$1,249 00	\$1,276 00
54	*Gross income received during period	\$3,587,595 54	\$5,598,671 03
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$245,322 72	\$381,863 71
56	*Bank building occupancy	35,091 68	85,864 41
57	Advertising	22,523 09	47,577 82
58	Contributions, etc.	3,800 00	2,950 00
59	State tax	2,525 90	30,947 03
60	Miscellaneous	117,025 81	232,296 64
61	Total of above costs per \$1,000 of deposits	6 15	7 27

*Includes 3% of amount invested in banking premises.

SHELBURNE	SOMERVILLE		SOUTH-BRIDGE	SPENCER	
SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	
\$29,488 06	\$96,407 86	\$73,304 67	\$103,765 19	\$36,823 65	1
83,133 17	219,417 32	322,706 86	206,392 16	379,031 67	2
1,072,877 97	2,488,940 87	7,711,319 94	5,734,268 83	1,927,380 98	3
25,824 77	—	—	125,904 87	253,108 27	4
137,704 67	599,994 16	1,446,704 98	792,750 64	1,096,797 86	5
377,949 04	903,349 51	966,479 77	653,912 10	782,500 62	6
3,245,493 37	8,948,791 50	8,171,331 60	13,153,913 41	6,226,955 56	7
266,860 56	2,059,178 94	2,468,487 64	1,600,854 58	—	8
53,882 04	—	1,362,833 21	—	—	9
—	—	498,421 28	2,488,743 71	—	10
946,383 06	—	5,365,326 29	1,309,493 08	—	11
38,433 54	25,919 58	17,330 00	37,281 00	—	12
212,930 04	210,475 54	216,444 04	260,683 71	260,405 67	13
63,900 00	89,455 46	72,089 21	148,730 90	29,267 68	14
13,225 47	29,047 03	22,476 21	14,034 31	3,954 80	15
34,135 97	—	—	37,100 76	12,886 75	16
—	—	—	320 35	1,110 31	17
—	26,254 71	—	—	—	18
9,985 73	11,314 95	44,813 20	31,730 79	12,880 34	19
1 00	1 00	32,106 76	1 00	1 00	20
9,352 04	2,671 45	42,625 49	3,211 33	1,818 32	21
\$6,621,560 50	\$15,711,219 88	\$28,834,801 15	\$26,703,092 72	\$11,024,923 48	22
\$4,520,532 70	\$12,084,810 15	\$24,800,344 99	\$23,776,147 60	\$9,776,973 29	23
1,433,701 00	1,785,915 09	—	—	—	24
—	—	—	—	—	25
38,816 75	185,651 00	288,289 00	80,519 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
34,270 52	10,730 92	129,675 90	88,121 20	17,043 27	29
84,078 94	37,395 50	93,450 00	158,730 58	33,875 92	30
14,081 52	185,061 55	103,449 66	108,713 80	24,792 80	31
13,236 68	25,442 85	429,315 47	—	—	32
615 75	9,619 83	6,852 92	326 74	1,642 55	33
285,177 63	566,500 00	1,760,000 00	1,248,500 00	664,766 12	34
4.76	4.03	7.02	5.23	6.79	35
197,049 01	820,092 99	1,223,423 21	1,242,033 80	505,829 53	36
3.29	5.83	4.88	5.21	5.17	37
\$6,621,560 50	\$15,711,219 88	\$28,834,801 15	\$26,703,092 72	\$11,024,923 48	38
4,894	9,128	12,943	10,040	6,185	39
390	1,147	649	861	518	40
397	1,262	1,034	965	504	41
4,887	9,013	12,558	9,936	6,199	42
4	4	4¼	4¼	4¾	43
\$221,598 63	\$500,548 27	\$1,001,800 13	\$1,251,355 20	\$396,151 94	44
11,487	22,289	19,706	24,835	12,269	45
5,459	13,500	12,361	13,252	6,407	46
\$1,431,143 31	\$5,226,991 88	\$4,326,205 34	\$5,417,146 27	\$1,873,308 02	47
\$1,165,947 67	\$4,001,203 90	\$4,457,751 74	\$4,948,396 56	\$1,953,126 90	48
\$1,218 00	\$1,539 00	\$1,944 00	\$2,377 00	\$1,572 00	49
772	995	1,291	1,861	1,132	50
\$5,845 00	\$11,063 00	\$13,839 00	\$9,969 00	\$5,501 00	51
266	222	168	296	174	52
\$945 00	\$1,065 00	\$1,392 00	\$1,006 00	\$1,497 00	53
\$313,063 00	\$759,571 57	\$1,463,218 22	\$1,218,715 85	\$505,059 18	54
\$32,771 37	\$83,281 40	\$118,237 40	\$91,936 74	\$36,852 63	55
8,153 08	22,841 58	29,297 31	20,201 84	8,083 59	56
1,759 84	5,486 13	6,570 22	8,855 85	9,271 99	57
702 30	884 00	3,096 74	875 00	100 00	58
5,827 96	—	9,920 47	15,101 17	3,756 27	59
17,394 66	41,932 73	48,555 25	43,996 12	19,456 80	60
11 19	11 13	8 70	7 61	7 93	61

		SPRINGFIELD	
		HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$137,353 82	\$355,336 40
2	Due from banks	769,477 21	163,353 68
3	U. S. Government obligations, direct and fully guaranteed	9,260,094 30	20,333,338 09
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	379,758 74	300,268 75
6	Bank and fire insurance company stock, etc.	1,233,912 45	1,846,275 55
7	Real estate loans (conventional)	14,558,672 04	32,025,544 46
8	G.I. loans (in-state)	3,940,329 72	9,334,960 72
9	F.H.A. loans (in-state)	2,429,730 38	6,800,855 50
10	G.I. loans (out-of-state)	3,237,666 22	10,978,471 49
11	F.H.A. loans (out-of-state)	4,682,826 72	10,357,576 26
12	Personal loans	386,289 17	210,138 77
13	Other loans	610,169 00	1,309,632 98
14	Banking premises	373,026 10	436,683 88
15	Furniture and fixtures	19,915 92	137,757 73
16	Other real estate owned, etc.	53,802 07	88,012 01
17	Taxes and insurance paid on mortgaged properties	—	13,097 58
18	Mortgage acquisition costs	541 44	515 92
19	Mutual Savings Central Fund, Inc.	47,367 31	105,448 62
20	Deposit Insurance Fund	6,505 00	29,161 20
21	All other assets	60,697 62	23,973 23
22	Total	\$42,188,135 23	\$94,850,402 82
Liabilities			
23	Ordinary deposits	\$27,947,285 35	\$65,968,665 20
24	Special Notice Account deposits	10,408,025 80	18,083,439 08
25	Systematic Savings Account deposits		
26	Club deposits	25,029 00	206,642 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	260,748 88	401,912 25
30	Due to mortgagors	134,127 87	376,020 57
31	Mortgagors' payments not applied	69,142 94	2,403,340 91
32	Net interim income	—	958,666 58
33	All other liabilities	26,858 63	160,790 04
34	Guaranty Fund	1,852,000 00	3,718,000 00
35	Percentage to total deposits	4.83	4.41
36	Other surplus accounts	1,464,916 76	2,572,926 19
37	Percentage to total deposits	3.82	3.05
38	Total	\$42,188,135 23	\$94,850,402 82
General Information			
39	Number of deposit accounts October 31, 1964	11,218	36,080
40	Number of deposit accounts opened during period	962	3,194
41	Number of deposit accounts closed during period	1,098	4,207
42	Number of accounts October 31, 1965	11,082	35,067
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,479,320 34	\$3,223,327 02
45	Number of deposits made during period	19,739	80,490
46	Number of withdrawals made during period	9,789	42,095
47	Amount deposited during period	\$8,475,845 74	\$19,706,258 36
48	Amount withdrawn during period	\$6,724,244 51	\$17,610,022 23
49	Average amount in each account	\$3,461 00	\$2,397 00
50	Number of real estate loans October 31	3,022	7,231
51	Average real estate loan	\$9,546 00	\$9,611 00
52	Number of other loans October 31	1,321	1,420
53	Average other loan	\$754 00	\$1,070 00
54	*Gross income received during period	\$1,934,752 64	\$4,338,057 78
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$139,947 79	\$334,114 48
56	*Bank building occupancy	38,257 00	59,598 32
57	Advertising	14,344 39	35,775 92
58	Contributions, etc.	2,949 00	16,510 96
59	State tax	24,064 00	67,137 84
60	Miscellaneous	67,004 65	166,499 60
61	Total of above costs per \$1,000 of deposits	7 47	8 08

*Includes 3% of amount invested in banking premises.

SPRINGFIELD	STONEHAM	TAUNTON		UXBRIDGE	
SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	
\$1,115,929 85	\$144,506 03	\$244,448 60	\$136,219 55	\$55,745 22	1
98,845 77	1,042,441 43	133,360 17	104,935 49	176,442 56	2
45,955,761 65	2,130,653 74	9,860,412 38	7,606,726 99	3,327,092 93	3
318,436 36	123,905 54	—	—	499,266 79	4
2,185,996 18	1,119,979 88	509,512 27	—	567,206 79	5
11,240,411 24	1,177,934 02	1,437,246 38	210,869 91	203,470 79	6
51,554,023 18	13,884,586 02	11,871,367 96	12,624,405 22	8,957,315 43	7
23,964,466 14	1,173,326 73	2,375,389 16	1,631,554 55	719,970 65	8
23,120,488 18	1,146,821 30	2,649,798 48	289,913 22	—	9
32,715,220 83	—	108,607 23	—	1,154,754 47	10
46,179,619 72	—	923,539 18	595,340 86	—	11
1,136,209 04	60,688 21	23,584 50	—	25,836 00	12
3,303,571 47	543,225 05	407,181 14	490,530 74	198,797 50	13
2,189,436 91	216,228 15	188,421 12	116,150 48	69,300 00	14
185,977 49	47,003 17	11,587 55	29,109 48	4,890 00	15
229,817 72	64,197 86	—	17,161 05	18,543 59	16
—	600 23	4,466 10	10,340 23	—	17
15,625 07	—	—	523 88	16,500 23	18
262,518 08	15,629 62	40,219 03	37,495 01	21,229 35	19
71,745 99	1 00	1 00	21,096 48	1 00	20
163,002 55	16,556 91	5,843 54	11,202 86	30,704 75	21
\$246,007,103 42	\$22,908,284 89	\$30,794,985 79	\$23,933,576 00	\$16,047,068 05	22
\$156,453,044 15	\$14,803,772 19	\$27,773,491 27	\$19,415,710 19	\$11,901,213 30	23
54,255,019 11	5,340,783 32	—	1,924,935 99	1,980,349 92	24
—	—	—	—	—	25
2,138,305 00	59,389 50	299,973 50	175,599 50	62,315 50	26
—	—	—	—	—	27
—	—	—	—	—	28
2,005,169 23	23,631 03	27,596 61	57,082 58	44,831 70	29
1,230,683 30	581,636 87	264,872 70	358,940 32	92,680 91	30
4,228,498 96	104,637 31	19,927 90	—	52,749 28	31
3,276,193 88	3,871 21	71,628 90	287,212 13	228,396 77	32
330,190 35	14,230 62	82,012 39	6,290 52	487 50	33
10,237,425 00	946,058 08	1,397,600 00	1,256,219 75	987,000 00	34
4.81	4.68	4.98	5.84	7.08	35
11,852,574 44	1,030,274 76	857,882 52	451,585 02	697,043 17	36
5.57	5.10	3.06	2.10	5.00	37
\$246,007,103 42	\$22,908,284 89	\$30,794,985 79	\$23,933,576 00	\$16,047,068 05	38
104,898	10,196	15,384	13,678	7,005	39
14,319	1,282	1,465	1,194	600	40
11,721	919	1,293	1,609	594	41
107,496	10,559	15,556	13,263	7,011	42
4	4 1/2	4 1/2	4	4 1/2	43
\$7,936,935 75	\$759,845 19	\$1,098,921 52	\$793,139 59	\$564,233 03	44
387,130	28,491	1,465	20,276	14,242	45
167,521	15,469	1,293	13,103	7,140	46
\$53,014,034 18	\$6,422,064 87	\$6,819,761 84	\$5,343,514 61	\$2,561,354 77	47
\$43,954,381 50	\$4,902,620 06	\$5,889,631 96	\$4,905,591 64	\$2,583,947 99	48
\$1,952 00	\$1,908 00	\$1,785 00	\$1,606 00	\$1,970 00	49
16,865	1,598	2,125	1,527	1,539	50
\$10,527 00	\$10,141 00	\$8,437 00	\$9,915 00	\$7,038 00	51
5,395	595	449	287	274	52
\$823 00	\$1,015 00	\$959 00	\$1,709 00	\$819 00	53
\$11,145,770 53	\$1,039,620 46	\$1,414,596 24	\$1,092,977 80	\$743,782 93	54
\$707,599 78	\$92,378 02	\$122,117 47	\$106,960 89	\$73,111 57	55
230,185 43	27,721 19	22,076 41	17,043 46	13,210 98	56
76,479 44	4,913 90	11,486 38	10,315 26	4,017 05	57
29,999 69	5,815 63	5,100 43	2,813 18	1,475 52	58
309,855 67	2,757 98	4,566 09	—	779 74	59
376,141 73	35,121 56	61,495 57	45,064 11	23,538 74	60
8 21	8 38	8 17	8 53	8 37	61

		WAKEFIELD	WALTHAM
		WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$82,969 24	\$293,665 86
2	Due from banks	152,958 19	607,252 28
3	U. S. Government obligations, direct and fully guaranteed	9,273,417 95	13,120,501 28
4	State, county and municipal obligations	217,288 39	24,999 86
5	Other bonds, notes and debentures	431,362 00	1,946,288 02
6	Bank and fire insurance company stocks, etc.	2,202,362 79	1,277,403 68
7	Real estate loans (conventional)	18,657,692 78	34,533,196 97
8	G.I. loans (in-state)	2,620,217 15	1,692,058 56
9	F.H.A. loans (in-state)	1,561,128 66	963,276 94
10	G.I. loans (out-of-state)	—	422,899 33
11	F.H.A. loans (out-of-state)	—	1,777,595 36
12	Personal loans	—	83,661 20
13	Other loans	337,329 82	548,384 00
14	Banking premises	49,400 00	228,572 54
15	Furniture and fixtures	4,963 00	69,666 29
16	Other real estate owned, etc.	8,125 99	13,608 83
17	Taxes and insurance paid on mortgaged properties	2,816 01	—
18	Mortgage acquisition costs	59,517 89	20,009 95
19	Mutual Savings Central Fund, Inc.	31,277 22	54,769 81
20	Deposit Insurance Fund	7,669 15	1 00
21	All other assets	9,406 58	20,095 63
22	Total	\$35,709,902 81	\$57,697,907 39
Liabilities			
23	Ordinary deposits	\$24,329,683 75	\$46,276,480 85
24	Special Notice Account deposits	7,348,014 07	5,962,165 68
25	Systematic Savings Account deposits	—	—
26	Club deposits	140,424 00	121,919 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	65,086 44
30	Due to mortgagors	575,228 08	386,000 62
31	Mortgagors' payments not applied	151,676 55	118,232 61
32	Net interim income	—	112,076 69
33	All other liabilities	23,868 47	41,670 97
34	Guaranty Fund	1,573,000 00	2,482,000 00
35	Percentage to total deposits	4.94	4.74
36	Other surplus accounts	1,568,007 89	2,132,274 53
37	Percentage to total deposits	4.93	4.07
38	Total	\$35,709,902 81	\$57,697,907 39
General Information			
39	Number of deposit accounts October 31, 1964	15,818	22,383
40	Number of deposit accounts opened during period	1,930	3,050
41	Number of deposit accounts closed during period	2,876	2,063
42	Number of accounts October 31, 1965	14,872	23,370
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4 1/4
44	Amount of all dividends paid during period	\$1,480,734 12	\$2,052,663 28
45	Number of deposits made during period	43,158	59,258
46	Number of withdrawals made during period	25,246	32,348
47	Amount deposited during period	\$11,122,300 96	\$16,112,093 42
48	Amount withdrawn during period	\$8,530,683 81	\$13,805,077 70
49	Average amount in each account	\$2,130 00	\$2,209 00
50	Number of real estate loans October 31	2,130	3,001
51	Average real estate loan	\$10,723 00	\$13,125 00
52	Number of other loans October 31	251	561
53	Average other loan	\$1,344 00	\$1,127 00
54	*Gross income received during period	\$1,560,999 97	\$2,741,348 62
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$104,949 69	\$220,372 47
56	*Bank building occupancy	13,438 46	47,893 92
57	Advertising	4,872 62	14,558 07
58	Contributions, etc.	4,145 74	5,761 61
59	State tax	—	3,894 00
60	Miscellaneous	44,923 76	97,917 04
61	Total of above costs per \$1,000 of deposits	5 44	7 47

*Includes 3% of amount invested in banking premises.

WARE	WAREHAM	WARREN	WATERTOWN	WEBSTER	
WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	
\$30,658 72	\$192,160 07	\$48,111 32	\$46,010 58	\$125,114 96	1
2,201,620 46	737,806 20	224,541 62	522,027 55	290,401 94	2
6,296,881 80	13,368,386 91	1,645,014 41	6,224,885 14	5,086,909 24	3
1,053,601 84	55,489 71	60,787 59	—	—	4
1,328,737 57	308,247 34	446,070 31	24,855 00	1,133,863 21	5
3,368,605 48	949,703 22	309,030 02	2,227,672 83	1,701,811 43	6
32,992,944 94	25,940,455 42	2,999,172 80	22,162,847 62	11,812,728 18	7
1,914,477 75	3,119,068 32	182,865 82	2,799,370 46	2,605,734 96	8
1,642,085 56	—	—	2,159,172 78	2,184,167 22	9
576,831 81	—	—	615,859 09	1,844,307 98	10
2,176,917 47	—	—	1,175,677 79	1,193,290 33	11
1,520 00	—	—	68,290 72	—	12
594,737 26	1,305,256 48	180,003 43	319,900 81	392,791 06	13
165,434 63	273,965 58	45,482 03	128,460 00	317,010 12	14
50,158 00	99,762 48	6,589 34	41,893 81	46,217 75	15
107,971 83	10,574 76	8,393 82	20,154 60	12,407 80	16
—	997 19	—	—	—	17
195,928 20	520 36	216 49	97,725 41	—	18
58,299 43	28,551 92	7,332 94	26,315 50	30,666 30	19
16,209 03	1 00	1 00	1 00	1 00	20
104,312 66	20,682 99	9,265 70	42,984 29	13,727 77	21
\$54,877,934 44	\$46,411,629 95	\$6,172,878 64	\$38,704,104 98	\$28,791,151 15	22
\$28,067,679 63	\$41,344,435 91	\$3,814,411 24	\$32,461,648 77	\$25,382,293 77	23
18,610,777 47	—	1,517,219 48	2,279,381 92	—	24
—	—	—	—	—	25
110,072 50	42,152 75	67,929 50	108,371 00	65,561 50	26
—	—	—	—	—	27
—	—	—	—	—	28
69,482 57	—	—	59,737 63	77,158 78	29
636,550 91	623,344 69	10,391 78	476,971 59	169,908 78	30
1,776,686 93	118,958 15	140,927 48	84,112 98	86,287 18	31
227,891 36	631,759 28	12,392 45	82,622 52	422,266 08	32
17,002 09	34,249 86	8,525 90	38,829 85	6,430 08	33
2,486,000 00	1,761,000 00	330,100 00	1,301,500 00	1,216,547 12	34
5.31	4.26	6.11	3.73	4.78	35
2,875,790 98	1,855,729 31	270,980 81	1,810,928 72	1,364,697 86	36
6.15	4.48	5.02	5.20	5.36	37
\$54,877,934 44	\$46,411,629 95	\$6,172,878 64	\$38,704,104 98	\$28,791,151 15	38
13,295	18,438	2,884	15,178	11,057	39
1,182	1,821	388	2,151	1,285	40
1,080	1,711	304	1,739	856	41
13,397	18,548	2,968	15,590	11,486	42
4½	4½	4½	4	4½	43
\$1,948,761 87	\$1,613,806 93	\$213,322 43	\$1,306,158 19	\$995,061 61	44
26,162	40,188	10,521	65,270	30,286	45
11,036	25,780	4,472	33,408	12,992	46
\$8,798,483 87	\$12,707,172 41	\$1,302,816 30	\$11,053,533 95	\$4,800,942 28	47
\$7,833,175 28	\$11,418,961 00	\$1,055,194 09	\$10,123,321 87	\$3,719,007 51	48
\$3,474 00	\$2,229 00	\$1,796 00	\$2,211 00	\$2,209 00	49
3,541	3,812	499	2,394	2,240	50
\$11,099 00	\$7,623 00	\$6,377 00	\$12,077 00	\$8,767 00	51
394	506	156	334	324	52
\$1,513 00	\$2,579 00	\$1,154 00	\$1,162 00	\$1,212 00	53
\$2,662,393 83	\$2,205,365 57	\$276,472 71	\$1,840,677 76	\$1,336,217 58	54
\$169,861 11	\$215,714 41	\$30,148 77	\$170,058 13	\$83,328 70	55
26,249 19	39,418 49	6,542 25	31,466 90	25,510 46	56
16,086 39	12,361 77	2,678 84	10,449 72	8,169 06	57
1,500 00	1,010 00	50 00	810 00	4,207 74	58
1,882 43	—	1,089 28	3,370 24	20,540 47	59
97,986 96	84,763 82	16,212 82	84,412 34	53,486 74	60
6 71	8 54	10 64	8 65	7 70	61

		WELLFLEET	WEST-BOROUGH
		WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$30,978 17	\$84,304 68
2	Due from banks	80,516 60	153,360 01
3	U. S. Government obligations, direct and fully guaranteed	1,259,862 92	3,786,704 44
4	State, county and municipal obligations	5,015 86	—
5	Other bonds, notes and debentures	—	100,614 00
6	Bank and fire insurance company stocks, etc.	122,731 32	501,685 76
7	Real estate loans (conventional)	3,710,856 62	8,973,727 32
8	G.I. loans (in-state)	3,617 01	830,331 70
9	F.H.A. loans (in-state)	—	1,042,258 93
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	356,683 96	—
12	Personal loans	71,641 35	14,512 29
13	Other loans	203,105 29	254,583 19
14	Banking premises	25,000 00	65,756 13
15	Furniture and fixtures	11,224 22	30,136 87
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	6,505 92	14,821 16
20	Deposit Insurance Fund	1,968 64	1 00
21	All other assets	8,220 48	5,995 88
22	Total	\$5,897,928 36	\$15,858,793 46
Liabilities			
23	Ordinary deposits	\$5,342,083 61	\$11,165,068 68
24	Special Notice Account deposits	—	2,745,282 91
25	Systematic Savings Account deposits	—	—
26	Club deposits	21,045 75	90,409 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	17,280 20	1,520 96
30	Due to mortgagors	6,548 75	406,196 63
31	Mortgagors' payments not applied	19,547 62	93,525 50
32	Net interim income	2,791 37	—
33	All other liabilities	4,855 77	13,366 47
34	Guaranty Fund	210,500 00	610,400 00
35	Percentage to total deposits	3.92	4.36
36	Other surplus accounts	273,275 29	733,022 81
37	Percentage to total deposits	5.10	5.24
38	Total	\$5,897,928 36	\$15,858,793 46
General Information			
39	Number of deposit accounts October 31, 1964	2,995	9,599
40	Number of deposit accounts opened during period	370	1,482
41	Number of deposit accounts closed during period	258	992
42	Number of accounts October 31, 1965	3,107	10,089
43	Annual rate of ordinary and extra dividends paid during period	4 3/4	4 1/2
44	Amount of all dividends paid during period	\$214,824 86	\$524,514 31
45	Number of deposits made during period	5,429	43,007
46	Number of withdrawals made during period	4,113	18,914
47	Amount deposited during period	\$1,640,646 66	\$5,685,468 95
48	Amount withdrawn during period	\$1,597,019 74	\$4,883,384 09
49	Average amount in each account	\$1,718 00	\$1,379 00
50	Number of real estate loans October 31	671	1,242
51	Average real estate loan	\$6,067 00	\$8,733 00
52	Number of other loans October 31	186	280
53	Average other loan	\$1,477 00	\$961 00
54	*Gross income received during period	\$311,375 47	\$732,416 56
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$38,613 26	\$73,337 64
56	*Bank building occupancy	5,658 31	19,317 60
57	Advertising	1,589 21	5,627 84
58	Contributions, etc.	534 00	410 00
59	State tax	1,216 49	—
60	Miscellaneous	17,503 55	36,283 36
61	Total of above costs per \$1,000 of deposits	12 19	9 70

*Includes 3% of amount invested in banking premises.

WESTFIELD		WEYMOUTH			
WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	
\$319,505 99	\$245,765 54	\$24,931 73	\$179,805 03	\$65,216 74	1
393,518 98	167,371 57	200,314 98	389,862 70	453,836 46	2
6,920,925 08	5,229,021 63	1,894,840 83	4,246,119 08	4,259,224 26	3
—	—	—	190,739 00	389,464 80	4
429,128 77	241,646 18	475,269 13	2,349,359 82	1,135,324 62	5
2,926,641 35	1,588,676 22	204,736 26	1,909,644 96	561,934 37	6
29,872,623 41	16,863,138 84	4,466,289 15	20,929,330 30	11,176,836 94	7
2,708,443 09	3,416,818 37	1,317,170 20	1,846,673 96	2,934,350 73	8
861,175 46	1,579,805 99	—	79,327 93	2,342,805 11	9
691,156 71	1,545,547 80	—	—	—	10
203,809 91	2,108,643 14	—	—	—	11
133,935 45	237,033 26	—	66,606 22	—	12
1,081,469 62	712,246 85	40,796 07	340,771 90	257,271 99	13
694,987 28	201,994 82	127,345 50	36,730 26	88,260 59	14
176,776 26	73,024 69	29,794 74	39,899 71	18,875 94	15
12,077 67	136,485 64	—	—	6,527 66	16
233,005 55	1,586 55	—	—	893 02	17
—	—	8,406 02	61,775 49	7,294 97	18
48,992 85	32,598 96	11,069 74	28,865 86	29,223 17	19
1 00	1 00	1 00	1 00	1 00	20
14,909 79	21,606 62	380 65	11,584 07	201,732 99	21
\$47,723,084 22	\$34,403,013 67	\$8,801,346 00	\$32,707,097 29	\$23,929,075 36	22
\$34,897,147 45	\$23,957,649 06	\$6,352,611 48	\$19,390,368 95	\$15,930,061 40	23
6,730,671 70	6,617,705 77	1,455,270 94	9,838,006 18	5,321,183 55	24
—	—	—	—	—	25
265,402 25	113,813 25	—	75,145 50	56,023 00	26
—	—	—	—	—	27
—	—	—	—	—	28
33,776 34	124,816 24	—	8,231 51	14,489 20	29
850,497 82	287,819 13	55,138 29	423,906 41	253,452 50	30
487,317 49	173,060 67	79,984 21	216,119 36	74,029 13	31
552,479 60	—	9,426 22	77,231 62	100,164 43	32
12,305 79	12,838 61	3,259 03	6,999 35	13,444 71	33
1,558,600 00	1,213,600 00	476,020 20	1,308,798 00	1,144,000 00	34
3.72	3.95	6.10	4.47	5.36	35
2,334,885 78	1,901,710 94	369,635 63	1,362,290 41	1,022,227 44	36
5.57	6.19	4.73	4.65	4.79	37
\$47,723,084 22	\$34,403,013 67	\$8,801,346 00	\$32,707,097 29	\$23,929,075 36	38
24,488	16,103	4,188	11,855	8,959	39
3,838	2,669	908	1,407	1,265	40
3,008	2,340	528	1,151	1,359	41
25,318	16,432	4,568	12,111	8,865	42
4	4	4	4	4	43
\$1,529,550 09	\$1,165,937 77	\$271,942 57	\$1,152,421 31	\$811,962 91	44
64,354	82,171	10,562	31,157	22,631	45
27,873	30,656	5,767	19,540	13,862	46
\$14,381,158 67	\$9,848,429 87	\$3,426,068 71	\$8,451,892 88	\$6,018,324 19	47
\$12,165,957 31	\$8,748,019 71	\$2,588,278 64	\$7,747,244 72	\$5,251,121 42	48
\$1,632 00	\$1,841 00	\$1,709 00	\$2,413 00	\$2,397 00	49
3,449	2,601	634	2,538	1,865	50
\$9,956 00	\$9,809 00	\$9,122 00	\$9,005 00	\$8,823 00	51
1,090	1,099	39	365	213	52
\$1,115 00	\$863 00	\$1,046 00	\$1,116 00	\$1,208 00	53
\$2,197,632 12	\$1,645,411 88	\$376,127 92	\$1,531,286 82	\$1,084,915 19	54
—	—	—	—	—	—
\$232,509 84	\$151,852 33	\$36,019 58	\$95,407 68	\$105,368 01	55
65,433 59	29,720 08	13,804 20	12,750 92	17,317 79	56
41,904 66	10,494 14	1,041 91	8,301 12	10,043 30	57
1,986 66	796 66	212 54	2,273 50	685 00	58
2,217 21	12,051 86	—	4,623 68	—	59
136,199 98	89,769 25	22,421 60	58,345 30	55,145 21	60
11 54	9 64	9 41	6 22	8 87	61

		WHITMAN	WILLIAMS- BURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
Assets			
1	Cash, checks and items	\$65,231 27	\$49,905 82
2	Due from banks	408,356 62	47,058 19
3	U. S. Government obligations, direct and fully guaranteed	4,386,861 09	1,045,024 21
4	State, county and municipal obligations	277,275 39	25,240 80
5	Other bonds, notes and debentures	673,323 32	132,540 50
6	Bank and fire insurance company stocks, etc.	335,947 43	—
7	Real estate loans (conventional)	9,859,394 31	2,820,137 13
8	G.I. loans (in-state)	2,199,313 01	—
9	F.H.A. loans (in-state)	316,074 62	29,321 16
10	G.I. loans (out-of-state)	72,244 45	—
11	F.H.A. loans (out-of-state)	274,952 80	—
12	Personal loans	—	71,377 10
13	Other loans	202,486 98	146,121 02
14	Banking premises	18,137 60	79,302 71
15	Furniture and fixtures	18,734 35	30,694 84
16	Other real estate owned, etc.	9,604 70	—
17	Taxes and insurance paid on mortgaged properties	6,504 96	203 02
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,996 90	6,454 96
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	124,860 94	1,723 63
22	Total	\$19,266,301 74	\$4,485,106 09
Liabilities			
23	Ordinary deposits	\$16,738,334 21	\$3,934,227 95
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	215,995 75	26,317 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	2,675 98	5,361 85
30	Due to mortgagors	71,949 85	31,946 01
31	Mortgagors' payments not applied	231,345 45	—
32	Net interim income	23,495 27	37,629 57
33	All other liabilities	6,699 51	7,167 58
34	Guaranty Fund	1,152,000 00	257,700 00
35	Percentage to total deposits	6.79	6.51
36	Other surplus accounts	823,805 72	184,756 13
37	Percentage to total deposits	4.86	4.66
38	Total	\$19,266,301 74	\$4,485,106 09
General Information			
39	Number of deposit accounts October 31, 1964	9,866	3,359
40	Number of deposit accounts opened during period	809	294
41	Number of deposit accounts closed during period	1,608	365
42	Number of accounts October 31, 1965	9,067	3,288
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4
44	Amount of all dividends paid during period	\$679,163 57	\$145,981 32
45	Number of deposits made during period	22,045	7,085
46	Number of withdrawals made during period	14,854	4,124
47	Amount deposited during period	\$3,763,071 94	\$1,119,618 37
48	Amount withdrawn during period	\$3,738,047 82	\$1,044,961 15
49	Average amount in each account	\$1,839 00	\$1,184 00
50	Number of real estate loans October 31	1,523	639
51	Average real estate loan	\$8,353 00	\$4,459 00
52	Number of other loans October 31	154	358
53	Average other loan	\$1,315 00	\$608 00
54	*Gross income received during period	\$889,483 97	\$207,947 83
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$62,356 36	\$27,047 17
56	*Bank building occupancy	13,654 99	8,660 25
57	Advertising	5,139 03	1,286 17
58	Contributions, etc.	440 00	115 00
59	State tax	—	180 44
60	Miscellaneous	32,924 41	16,511 57
61	Total of above costs per \$1,000 of deposits	6 84	13 68

*Includes 3% of amount invested in banking premises.

WILLIAMS-TOWN	WINCHENDON	WINCHESTER	WINTHROP	WOBURN	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	
\$118,545 63	\$22,044 95	\$91,489 54	\$82,768 35	\$137,641 30	1
143,660 90	186,300 43	411,616 98	663,822 72	187,438 62	2
3,695,451 36	4,520,953 94	7,477,422 28	2,300,369 90	4,507,431 92	3
—	—	—	4,175 09	—	4
116,027 28	156,557 54	839,859 82	14,875 00	1,363,086 50	5
1,312,149 05	823,024 86	726,886 75	255,626 35	1,143,685 12	6
12,749,976 19	9,087,186 37	16,541,189 01	7,705,180 04	11,762,678 87	7
—	121,155 63	2,036,264 81	429,233 77	3,755,908 03	8
—	68,574 86	408,958 01	497,926 42	953,370 34	9
312,866 18	—	480,801 78	526,100 91	1,980,380 10	10
1,108,933 82	—	406,865 56	80,918 09	939,085 29	11
78,019 82	10,930 61	31,986 16	—	—	12
339,835 32	352,500 81	367,891 56	137,786 34	147,442 67	13
235,462 58	69,958 54	157,480 70	104,974 81	163,189 23	14
59,786 75	11,073 06	45,916 01	18,545 57	45,398 92	15
68,966 40	3,273 35	7,849 73	—	8,496 79	16
1,115 62	332 07	—	—	—	17
780 00	35,267 59	50,572 80	—	—	18
20,161 42	13,351 53	21,852 04	6,682 95	37,789 68	19
1 00	1 00	1 00	1,836 48	1 00	20
3,302 78	109,130 94	19,837 47	71,124 76	74,663 55	21
\$20,365,042 10	\$15,591,618 08	\$30,124,742 01	\$12,901,947 55	\$27,207,687 93	22
\$12,196,912 90	\$13,178,086 50	\$27,051,223 48	\$11,343,281 20	\$23,885,999 21	23
5,768,931 23	—	—	—	—	24
—	—	—	—	—	25
26,802 50	155,235 50	130,210 50	134,316 00	82,192 00	26
—	—	—	—	—	27
—	283,345 89	—	—	—	28
42,370 16	2,787 51	36,879 76	19,703 76	56,252 43	29
341,982 60	90,114 05	221,568 92	279,053 78	238,910 12	30
26,597 03	129,272 31	125,096 61	354,875 17	379,472 28	31
66,970 35	—	—	—	101,582 11	32
16,424 54	6,670 66	8,895 54	2,208 53	11,125 47	33
890,241 43	896,082 97	1,312,400 00	287,839 79	1,553,100 00	34
4.95	6.72	4.83	2.51	6.48	35
987,809 36	850,022 69	1,238,467 20	480,669 32	899,054 31	36
5.49	6.38	4.56	4.19	3.75	37
\$20,365,042 10	\$15,591,618 08	\$30,124,742 01	\$12,901,947 55	\$27,207,687 93	38
6,693	7,736	12,041	6,761	13,797	39
734	611	1,327	951	957	40
828	605	988	640	1,289	41
6,599	7,742	12,380	7,072	13,465	42
4	4½	4½	4½	4	43
\$706,481 24	\$555,779 91	\$1,046,506 65	\$412,733 37	\$923,411 46	44
14,244	12,003	34,955	26,450	31,036	45
7,206	7,573	17,366	13,736	19,306	46
\$4,159,465 90	\$2,848,940 98	\$9,601,280 17	\$4,697,793 71	\$5,551,192 07	47
\$3,617,543 99	\$2,311,569 49	\$8,216,168 29	\$3,678,835 37	\$6,054,551 58	48
\$2,723 00	\$1,695 00	\$2,174 00	\$1,604 00	\$1,774 00	49
1,364	1,185	1,626	743	2,184	50
\$10,390 00	\$7,828 00	\$12,222 00	\$12,435 00	\$8,879 00	51
330	261	268	80	154	52
\$1,266 00	\$1,392 00	\$1,492 00	\$1,722 00	\$957 00	53
\$944,691 24	\$724,538 59	\$1,332,698 68	\$576,097 41	\$1,303,249 45	54
\$80,120 90	\$53,971 20	\$95,627 90	\$45,933 62	\$109,703 86	55
29,359 50	11,161 43	19,303 28	8,588 09	40,673 83	56
10,653 69	2,671 88	5,821 12	1,783 60	5,820 72	57
340 00	365 00	2,669 41	75 00	2,760 00	58
9,774 64	—	—	1,459 39	9,388 93	59
44,998 24	26,917 34	45,038 64	27,633 74	58,847 43	60
9 75	7 22	6 23	7 54	9 51	61

		WORCESTER	
		BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER
Assets			
1	Cash, checks and items	\$134,135 04	\$392,294 03
2	Due from banks	427,314 65	1,167,178 14
3	U. S. Government obligations, direct and fully guaranteed	5,931,739 78	34,691,339 29
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	138,731 74	2,672,941 34
6	Bank and fire insurance company stocks, etc.	703,375 06	4,272,612 60
7	Real estate loans (conventional)	12,908,395 01	21,918,024 46
8	G.I. loans (in-state)	3,464,094 73	13,468,578 81
9	F.H.A. loans (in-state)	2,133,149 64	9,871,658 08
10	G.I. loans (out-of-state)	1,247,257 67	15,132,335 71
11	F.H.A. loans (out-of-state)	1,431,759 94	10,730,356 67
12	Personal loans	643,287 22	66,787 46
13	Other loans	2,881,754 06	443,902 20
14	Banking premises		456,814 91
15	Furniture and fixtures	45,686 50	42,354 26
16	Other real estate owned, etc.		72,255 50
17	Taxes and insurance paid on mortgaged properties		1,659 77
18	Mortgage acquisition costs	73,058 42	14,220 00
19	Mutual Savings Central Fund, Inc.	24,263 34	151,652 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,694 86	15,560 44
22	Total	\$32,192,698 66	\$115,582,527 20
Liabilities			
23	Ordinary deposits	\$23,779,629 42	\$87,157,142 23
24	Special Notice Account deposits	5,244,387 85	13,411,215 34
25	Systematic Savings Account deposits	59,287 00	55,462 85
26	Club deposits	14,555 00	422,892 20
27	Borrowed money		
28	Dividends on deposits, declared and unpaid		
29	Unearned discount	187,920 13	568,305 66
30	Due to mortgagors	73,106 32	182,559 23
31	Mortgagors' payments not applied	104,855 78	2,485,042 93
32	Net interim income	197,723 00	1,156,740 59
33	All other liabilities	19,385 14	119,224 76
34	Guaranty Fund	1,286,700 00	6,000,000 00
35	Percentage to total deposits	4.42	5.94
36	Other surplus accounts	1,225,149 02	4,023,941 41
37	Percentage to total deposits	4.21	3.98
38	Total	\$32,192,698 66	\$115,582,527 20
General Information			
39	Number of deposit accounts October 31, 1964	13,366	52,081
40	Number of deposit accounts opened during period	1,301	4,915
41	Number of deposit accounts closed during period	1,405	5,292
42	Number of accounts October 31, 1965	13,262	51,704
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4 1/2
44	Amount of all dividends paid during period	\$1,155,033 45	\$3,958,607 94
45	Number of deposits made during period	28,782	111,950
46	Number of withdrawals made during period	13,373	69,630
47	Amount deposited during period	\$6,204,492 91	\$21,291,967 77
48	Amount withdrawn during period	\$5,188,755 85	\$19,666,803 09
49	Average amount in each account	\$2,191 00	\$1,946 00
50	Number of real estate loans October 31	2,868	8,035
51	Average real estate loan	\$7,387 00	\$8,851 00
52	Number of other loans October 31	1,159	581
53	Average other loan	\$3,041 00	\$878 00
54	*Gross income received during period	\$1,520,587 20	\$5,150,502 13
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$101,268 20	\$378,352 40
56	*Bank building occupancy	18,730 88	107,667 16
57	Advertising	23,847 99	36,955 87
58	Contributions, etc.	2,557 82	13,133 22
59	State tax	213 54	96,274 06
60	Miscellaneous	72,759 27	166,967 38
61	Total of above costs per \$1,000 of deposits	7 54	7 94

*Includes 3% of amount invested in banking premises.

WORCESTER			YARMOUTH	
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$871,144 65	\$464,719 97	\$254,577 08	\$166,564 58	1
3,140,929 36	401,971 53	633,356 60	125,776 31	2
47,830,855 47	32,326,301 72	18,366,350 61	16,028,168 40	3
1,500 00	1,988,248 71	—	—	4
376,973 26	151,200 00	144,256 86	2,231,626 94	5
1,131,687 74	4,266,835 19	3,676,075 68	1,988,760 61	6
21,786,619 78	29,876,674 37	27,635,990 76	39,174,847 22	7
64,020,441 98	16,418,206 34	3,933,120 16	90,568 50	8
42,373,385 41	13,049,074 19	4,590,597 69	147,157 41	9
7,961,546 68	15,575,941 67	8,401,428 15	—	10
22,953,592 22	24,200,336 99	12,577,127 10	—	11
1,158,930 68	455,020 14	1,277,097 83	263,740 06	12
2,116,042 77	837,197 73	503,286 32	1,858,851 69	13
867,632 22	375,900 79	—	257,714 09	14
95,266 99	—	62,921 48	88,532 37	15
172,056 45	116,929 00	55,514 30	34,558 82	16
—	4,775 65	—	—	17
372,455 11	—	—	—	18
251,188 67	121,549 74	104,774 53	27,330 14	19
—	—	1 00	19,110 87	20
884,792 85	58,357 67	17,278 36	30,661 04	21
\$218,367,042 29	\$140,689,241 40	\$82,233,754 51	\$62,533,969 05	22
\$155,035,611 53	\$100,321,474 50	\$57,635,720 94	\$32,524,876 57	23
35,573,697 10	21,610,781 02	13,609,208 54	25,260,798 00	24
72,663 11	153,736 24	51,510 54	—	25
1,188,703 86	254,885 97	246,922 50	165,907 50	26
—	—	—	—	27
688,438 21	1,419,213 17	629,399 49	90,613 89	28
501,103 35	1,685,174 92	544,282 00	491,315 90	29
6,236,472 80	162,419 20	1,267,357 06	239,962 92	30
—	—	1,017,108 22	—	31
278,863 08	126,565 12	50,014 62	24,690 10	32
9,949,797 15	7,735,000 00	4,279,000 00	1,158,431 66	33
5.19 8,841,692 10	6.32 7,219,991 26	5.98 2,903,230 60	2.00 2,577,372 51	34
4.61	5.90	4.06	4.45	35
\$218,367,042 29	\$140,689,241 40	\$82,233,754 51	\$62,533,969 05	36
97,597	59,667	27,320	19,526	37
11,026	4,516	1,566	3,471	38
10,962	5,057	1,613	2,195	39
97,661	59,126	27,273	20,802	40
4 1/8	4 1/4	4 1/8	4	41
\$7,668,725 16	\$4,999,780 44	\$2,823,189 37	\$2,211,393 33	42
248,821	168,011	59,489	54,146	43
153,632	72,795	35,364	33,432	44
\$45,009,358 80	\$23,174,926 97	\$16,132,512 33	\$21,710,232 00	45
\$40,818,197 42	\$21,879,616 51	\$14,720,964 45	\$17,732,603 81	46
\$1,952 00	\$2,065 00	\$2,614 00	\$2,783 00	47
18,173	11,202	5,415	3,231	48
\$8,542 00	\$8,848 00	\$10,552 00	\$12,198 00	49
3,488	1,242	1,861	1,403	50
\$939 00	\$1,040 00	\$957 00	\$1,513 00	51
\$9,881,327 05	\$6,434,006 70	\$3,837,872 72	\$3,011,919 02	52
—	—	—	—	53
\$570,192 48	\$461,141 10	\$300,546 82	\$260,752 79	54
151,960 53	113,104 05	58,420 06	27,449 35	55
53,997 23	43,539 99	32,722 86	21,066 78	56
16,475 00	13,191 62	13,374 60	1,030 00	57
41,459 33	124,675 84	78,081 08	4,140 18	58
377,118 04	230,939 69	130,740 51	128,846 05	59
6 36	8 08	8 62	7 67	60
—	—	—	—	61

MUTUAL SAVINGS CENTRAL FUND, INC.
STATEMENTS OF CONDITION, OCTOBER 31, 1965

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	\$ 100,286 93	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,787,600 38	Surplus	761,161 94
All other assets	978 26		
Total Assets	\$10,888,865 57	Total Liabilities	\$10,888,865 57

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	\$ 100 00	Assessments from member banks	\$50,843,641 77
Balances with banks	356,142 02	All other liabilities	792 54
United States Government obligations direct and fully guaranteed	68,499,535 30	Surplus	18,023,508 76
All other assets	12,165 75		
Total Assets	\$68,867,943 07	Total Liabilities	\$68,867,943 07

SAVINGS BANK INVESTMENT FUND
STATEMENT OF CONDITION, OCTOBER 31, 1965

Assets		Liabilities	
Cash	\$ 126,184 36	Shares of beneficial interest (26,839)	\$34,916,108 96
Investments (at cost)	35,444,229 41	Accounts payable, investments	110,639 77
Dividends receivable	84,322 23	Expenses accrued	2,018 76
Interest receivable	25,462 49	Undistributed net income	440,251 40
		Accumulated and realized gain on securities	211,139 60
		Other liabilities	40 00
Total Assets	\$35,680,198 49	Total Liabilities	\$35,680,198 49

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION
STATEMENT OF CONDITION, OCTOBER 31, 1965

Assets		Liabilities	
Balances with national banks	\$ 42,857 59	Future service funds	\$25,779,461 32
United States Government obligations direct and fully guaranteed	1,127,316 00	Advance payments	4,466,970 50
Other bonds, notes and debentures	1,794,254 00	Other liabilities	1,820,388 84
Bank and Fire Insurance Company stocks	3,087,875 00		
Deposits in savings banks	1,125,000 00		
F.H.A. mortgage loans	23,059,104 95		
All other assets	1,830,413 12		
Total Assets	\$32,066,820 66	Total Liabilities	\$32,066,820 66

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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STATEMENT No. 1
COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1965	October 31, 1964	% of Total Assets	
			1965	1964
ASSETS				
Cash, checks and items	\$36,656,456 53	\$36,472,298 43	.39	.42
Due from banks	83,317,028 24	93,043,028 05	.88	1.06
U. S. Government obligations direct and fully guaranteed	2,017,804,742 29	1,954,409,214 08	21.39	22.26
State, county and municipal obligations	27,628,537 66	26,985,116 10	.29	.31
Other bonds, notes and debentures	187,348,870 10	193,284,683 88	1.99	2.20
Bank and Fire Insurance Company stocks, etc.	322,753,303 21	295,207,982 02	3.42	3.36
Real estate loans (conventional)	3,840,359,555 02	3,435,340,566 51	40.72	39.13
G.I. loans (in-state)	878,397,553 15	895,477,977 90	9.31	10.20
F.H.A. loans (in-state)	596,095,237 27	505,857,948 86	6.33	5.76
G.I. loans (out-of-state)	502,597,146 69	475,095,975 84	5.33	5.41
F.H.A. loans (out-of-state)	678,177,641 74	633,063,827 59	7.19	7.21
Personal loans	29,365,557 07	21,601,282 22	.31	.25
Other loans	133,062,925 17	120,911,431 63	1.41	1.38
Banking premises	39,877,366 93	38,299,506 89	.42	.44
Furniture and fixtures	13,390,335 99	11,871,120 47	.14	.13
Other real estate owned, etc.	12,303,392 46	11,726,704 07	.13	.13
Taxes and insurance paid on mortgaged properties	485,367 23	348,333 23	.01	—
Mortgage acquisition costs	9,754,223 01	8,432,212 71	.10	.10
Mutual Savings Central Fund, Inc.	9,605,989 34	9,580,196 43	.10	.11
Deposit Insurance Fund	700,239 50	—	.01	—
All other assets	12,391,201 83	*12,981,107 77	.13	.14
TOTAL	\$9,432,072,670 43	\$8,779,990,514 68	100.	100.
% of Total Liabilities and Surplus Accounts				
LIABILITIES				
Ordinary deposits	\$7,215,283,738 68	\$7,015,861,790 71	76.50	79.90
Special Notice Account deposits	1,131,921,630 21	736,639,761 19	12.00	8.39
Systematic Savings Account deposits	879,104 04	494,046 55	.01	.01
Club deposits	30,394,122 81	30,646,125 57	.32	.35
Borrowed money	50,000 00	3,325,000 00	—	.04
Dividends on deposits, declared and unpaid	283,368 29	259,920 35	—	—
Unearned discount	32,316,712 49	31,199,857 80	.34	.36
Due to mortgagors	112,039,102 86	102,073,665 71	1.19	1.16
Mortgagors' payments not applied	84,132,314 07	74,536,695 10	.89	.85
Net interim income	34,942,038 59	32,722,585 46	.37	.37
All other liabilities	9,702,899 61	8,701,203 14	.10	.10
Guaranty Fund	417,435,449 63	398,881,792 36	4.43	4.54
Surplus	362,692,189 15	344,648,970 74	3.85	3.93
TOTAL	\$9,432,072,670 43	\$8,779,990,514 68	100.	100.

*Includes Deposit Insurance Fund.

STATEMENT No. 2

ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1965
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$321,124,770 07
(b) Interest on bonds	91,647,980 56
(c) Dividends on stocks	18,222,736 26
(d) Commissions, fees, etc.	1,903,164 05
(e) Real estate by foreclosure	73,431 26
(f) Other current operating earnings	579,659 70
Gross Current Operating Earnings	\$433,551,741 90
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$31,167,249 96
(b) Taxes, other than income and real estate	5,219,897 81
(c) Bank building occupancy	6,500,826 83
(d) Furniture and fixtures, equipment, etc.	2,735,897 98
(e) Real estate by foreclosure	90,019 74
(f) Other current operating expenses	16,883,081 43
Total Current Operating Expenses	\$62,596,973 75
NET CURRENT OPERATING EARNINGS	\$370,954,768 15
TRANSFERS TO GUARANTY FUND FROM EARNINGS	15,592,723 80
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$355,362,044 35
ALL DIVIDENDS PAID EXCEPT EXTRA	\$328,800,192 89
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$26,561,851 46
PROFITS ON ASSETS SOLD OR EXCHANGED	7,319,542 53
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	1,221,294 85
Subtotal	\$35,102,688 84
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$7,374,901 25
(b) On loans	1,232,473 80
(c) Extra dividends paid on deposits	267,813 26
(d) Transfers to Guaranty Fund from Surplus	2,975,778 61
(e) All other	1,995,868 92
Total Charges to Surplus, and Additions to Allocated Reserves	\$13,846,835 84
NET PROFITS BEFORE INCOME TAXES	\$21,255,853 00
FEDERAL TAXES PAID	1,004,064 59
NET PROFITS AFTER INCOME TAXES	\$20,251,788 41
TRANSFERS FROM GUARANTY FUND	10,883 13
NET CHANGE FOR PERIOD	\$20,262,671 54
SURPLUS AT BEGINNING OF PERIOD*	377,371,556 20
SURPLUS AT END OF PERIOD*	\$397,634,227 74

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3

DIVIDEND RATES
ON ORDINARY DEPOSITS

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
2¼	-	-	-	-	-	-	-	-	-	1
2½	-	-	-	-	-	-	-	-	1	6
2¾	-	-	-	-	-	-	1	4	6	21
2⅞	-	-	-	-	-	-	-	-	-	1
3	-	-	-	-	-	2	21	76	110	134
3⅛	-	-	-	-	-	-	-	3	2	1
3¼	-	-	-	1	3	19	97	89	60	20
3⅝	-	-	-	-	-	-	-	2	-	-
3½	-	-	-	3	22	96	65	11	9	5
3¾	-	3	12	21	83	64	2	1	-	-
4	70	85	125	150	77	4	-	-	-	-
4⅛	28	29	5	-	-	-	-	-	-	-
4.20	2	1	-	-	-	-	-	-	-	-
4¼	64	51	36	6	-	-	-	-	-	-
4.30	1	1	-	-	-	-	-	-	-	-
4⅝	5	2	-	-	-	-	-	-	-	-
4½	9	8	2	-	-	-	-	-	-	-
4⅞	-	-	1	-	-	-	-	-	-	-
Total	179	180	181	181	185	185	186	186	188	189
Average Rates	4.15	4.12	4.05	3.97	3.82	3.57	3.31	3.16	3.09	2.99

ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE				
	1965	1964	1963	1962	Not in effect prior to 1962
4¼	6	8	10	10	
4.30	1	1	-	-	
4⅝	12	9	1	-	
4½	73	55	21	2	
4⅝	12	10	2	-	
4¾	4	1	-	-	
5	-	-	1	-	
Total	108	84	35	12	
Average Rates	4.49	4.48	4.45	4.29	

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
RATE	4.28	4.23	4.11	3.99	3.82	3.57	3.31	3.16	3.09	2.99

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4
COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1965	1964
ACCOUNTS¹		
Number opened during year	415,034	434,838
Number closed during year	387,201	419,590
Number open October 31	3,542,221	3,518,574
Average in each account	\$2,357 00	\$2,203 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$8,348,084,473 00	\$7,752,995,598 00
Increase over previous year	\$595,088,875 00	\$620,104,200 00
Number of deposits during year	9,477,580	9,353,522
Number of withdrawals during year	5,227,820	5,203,835
Average deposit	\$240 00	\$249 00
Average withdrawal	\$384 00	\$386 00
Amount deposited during year	\$2,274,352,333 00	\$2,330,872,947 00
Amount withdrawn during year	\$2,008,029,973 00	\$2,009,372,764 00
LOANS		
Number of real estate loans October 31	572,708	552,248
Average real estate loan October 31	\$11,342 00	\$10,765 00
Number of personal security loans October 31	117,201	103,020
Average amount of same	\$1,386 00	\$1,383 00
INCOME, DIVIDENDS, ETC.		
Total income	\$433,551,742 00	\$394,952,726 00
All dividends paid except extra	328,800,193 00	298,166,112 00
Extra dividends	267,813 00	406,382 00
Expenses	62,596,974 00	58,844,314 00
Federal taxes	1,004,065 00	533,772 00
State taxes	4,074,579 00	3,931,145 00
Credited to Guaranty Fund	18,568,502 00	18,998,587 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1965			1964		1963		1962		1961	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$31,167,249 96	7.17	3.73	7.47	3.82	7.83	3.96	8.01	3.96	8.45	4.02
Occupancy . . .	7,694,348 04	1.77	.92	1.79	.92	1.87	.95	1.96	.97	2.09	1.00
Advertising . . .	3,390,956 10	.78	.41	.79	.40	.81	.41	.85	.41	.91	.44
Contributions and Memberships . . .	898,379 28	.20	.11	.20	.10	.20	.10	.21	.11	.23	.11
State Tax . . .	4,074,579 05	.94	.49	.99	.51	.95	.48	.97	.48	.86	.41
Miscellaneous . . .	16,564,982 53	3.81	1.98	3.90	1.99	3.99	2.02	3.89	1.92	4.06	1.93
Total . . .	\$63,790,494 96	14.67	7.64	15.14	7.74	15.65	7.92	15.89	7.86	16.60	7.91

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1961 .	\$346,560,024 78	5.63	\$294,985,032 37	4.79	\$641,545,057 15	10.42
1962 .	362,834,755 79	5.46	315,756,033 39	4.75	678,590,789 18	10.21
1963 .	380,163,006 11	5.31	329,547,313 68	4.60	709,710,319 79	9.91
1964 .	398,881,792 36	5.12	344,648,970 74	4.43	743,530,763 10	9.55
1965 .	417,435,449 63	4.98	362,692,189 15	4.33	780,127,638 78	9.31

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1961 TO 1965, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1961	185	3,451,187	41,289	1.21	\$6,127,205,278	\$395,191,995	6.89	\$1,775	\$ 97,110	\$2,514,553	\$47,477,887	.774	\$451,967,253	\$ 7,639,586
1962	181	3,507,066	55,879	1.62	6,610,575,656	483,370,378	7.89	1.885	108,421	3,155,158	50,913,060	.770	505,574,998	9,548,885
1963	181	3,504,173	-2,893	— .08	7,132,891,398	522,315,742	7.90	2.036	420,302	3,439,848	55,454,201	.777	545,877,328	21,897,929
1964	180	3,518,574	14,401	.41	7,752,995,598	620,104,200	8.69	2.203	533,772	3,931,145	58,844,314	.758	561,526,966	21,036,568
1965	179	3,542,221	23,647	.67	8,348,084,473	595,088,875	7.08	2.357	1,004,065	4,074,579	62,596,974	.749	550,790,887	19,915,768

SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

Executive Vice President — SBLI Council

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1965

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1965

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Warren Institution for Savings	Boston	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

 AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
 OF SAVINGS BANKS

Ledger Assets:		October 31, 1965
Foreclosed Real Estate		\$201,278 29
Mortgage loans		128,002,746 86
Collateral loans		1,298,555 33
Policy loans		10,979,542 80
U. S. Government securities		23,476,817 14
Other bonds and notes		33,370,510 37
Stocks		1,989,397 30
Cash in office		66,784 48
Deposits in banks		2,072,184 12
Taxes paid on mortgaged property		24,659 97
Other ledger assets		73,335 20
Personal security loans		944,487 47
Improvement loans		255,039 86
Electronic Computer Asset		332,150 90
Total Ledger Assets		\$203,087,490 09
Non-Ledger Assets:		
Interest due and accrued		\$1,191,450 23
Net uncollected and deferred premiums		3,151,072 26
Unification of mortality		209,127 74
Other non-ledger assets		70,619 37
Total Gross Assets		\$207,709,759 69
Non-admitted Assets		176,622 19
Total Admitted Assets		\$207,533,137 50
Liabilities:		
Legal reserve		\$168,078,059 00
Reserve on supplementary contracts		3,829,235 00
Reserve on unreported claims		320,805 04
Dividends left to accumulate		9,363,772 04
Premiums paid in advance		98,923 28
Unearned interest		422,247 49
Salaries, rent, etc., unpaid		18,287 17
Estimated state and federal tax		324,490 42
Unification of mortality		209,127 74
Due General Insurance Guaranty Fund		3,136 51
Suspense liabilities		1,219,837 11
Policyholders' dividends due and unpaid		43,152 17
Apportioned for 1966 dividends		6,655,175 00
Borrowed money		80,000 00
Total Liabilities		\$190,666,247 97
Surplus in banks		16,866,889 53
Total		\$207,533,137 50

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1965

Ledger Assets, October 31, 1964	\$193,407,059	19
Income:		
Life premiums { Level	15,857,763	29
Group	1,217,268	57
Dividends to purchase paid-up additions	2,151,891	52
Annuity premiums	354,625	08
Total premium income	\$19,581,548	46
Received for supplementary contracts	401,996	02
Dividends left to accumulate at interest	1,450,320	57
Interest and rents	9,443,416	29
Collection fees received from other banks	262,054	50
Unification of mortality	194,009	89
Suspense income	543,893	50
Miscellaneous income	15,578	59
Profit on sale or maturity of securities	13,379	81
Increase in book value ledger assets	25,559	04
Borrowed money	80,000	00
Total income	\$32,011,756	67
Amount carried forward	\$225,418,815	86
Disbursements:		
Death claims	\$5,416,317	02
Matured endowments	801,359	00
Disability claims	6,766	57
Annuity payments	630,116	77
Surrender values	2,773,126	50
Dividends	6,294,381	05
Payments on supplementary contracts	820,514	41
Dividend accumulations surrendered	794,470	60
Collection fees	437,295	10
Medical fees	81,130	16
Salaries	1,146,045	00
Rent	81,901	54
State tax	416,711	61
Federal tax	16,226	28
Social security and unemployment tax	44,899	83
Advertising, printing, postage, etc.	120,290	13
Furniture and fixtures	9,548	60
Miscellaneous expenses	497,715	89
Unification of mortality	194,009	89
Miscellaneous interest payments	12,308	31
Other disbursements	164,969	58
Loss on sale of securities	216,601	68
Reduction in book value ledger assets	132,385	74
Paid to Saving Bank Life Insurance Council	994,815	70
Paid to Treasurer of the Commonwealth	177,738	00
Paid to General Insurance Guaranty Fund	49,680	81
Total disbursements	\$22,331,325	77
Ledger Assets, October 31, 1965	\$203,087,490	09

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1965							
	LEVEL		GROUP		TOTALS		
	No.	Amount	No.*	Amount	No.	Amount	
In force Oct. 31, 1964	547,053	\$894,180,695	56,169	\$108,533,927	603,222	\$1,002,714,622	
New Issues	25,231	78,521,159	11,270	11,812,536	36,501	90,333,695	
Revivals	285	969,600	—	—	285	969,600	
Increases	—	9,260,307	7,533	12,028,299	7,533	21,288,606	
Terminations:							
Death	3,948	4,628,625	471	777,012	4,419	5,405,637	
Disability	—	—	10	26,640	10	26,640	
Maturities	915	781,497	—	—	915	781,497	
Expiry	1,993	3,382,240	7,308	6,927,670	9,301	10,309,910	
Surrenders	8,534	11,735,892	—	—	8,534	11,735,892	
Lapses	2,960	9,212,600	—	—	2,960	9,212,600	
Decreases	—	5,645,677	—	—	—	5,645,677	
Withdrawals	—	—	195	233,995	195	233,995	
In force Oct. 31, 1965	554,219	947,545,230	66,988	124,409,445	621,207	1,071,954,675	

*Represents the certificate holders of master group policies.
There are also in force as of October 31, 1965, 7,748 annuity contracts representing annual payments of \$988,783.18.

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND	
Principal Office: 47 Franklin Street, Boston	
Organized July 30, 1907	Commenced business June 22, 1908
Robert A. MacLellan, <i>President</i>	Daniel F. Sullivan, <i>Vice President</i>
Philip J. Coady, <i>Treasurer</i>	Francis D. Pizzella, <i>Clerk</i>
BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan, P. J. Coady, W. J. Fitzgerald, James W. Hull	

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1965	
Ledger Assets, October 31, 1964	\$1,870,067 90
RECEIPTS	
Net interest on investments	\$ 76,550 19
Unification of mortality payments from insurance banks	194,009 89
Payments from insurance banks to General Insurance Guaranty Fund	49,680 81
Profit on sale of securities	2,190,308 79
DISBURSEMENTS	
Unification of mortality payments to insurance banks	\$ 194,009 89
Reimbursement to State under Chapter 178, Section 17	—
Miscellaneous expense	917 32
Loss on sale of securities	—
Ledger Assets, October 31, 1965	\$1,995,381 58
SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1965	
U. S. Treasury Securities	\$1,270,119 41
Other bonds	284,336 14
Deposit balance in Savings Bank	418,789 58
Deposit balance in National Bank	22,136 45
Total Ledger Assets	\$1,995,381 58

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1965

Ledger Assets — October 31, 1964	\$ 1,097 83
RECEIPTS	
Payments from insurance banks to Savings Bank Life Insurance Council	\$994,815 70
DISBURSEMENTS	
Salaries	\$489,007 25
Rent	49,179 63
Social security and unemployment tax	19,237 93
Advertising, printing, postage, etc.	328,420 74
Furniture and fixtures	59,736 83
Miscellaneous expense	47,996 08
	\$993,578 46
Ledger Assets — October 31, 1965	\$ 2,335 07
SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1965	
Suspense credit balance	\$211,011 72*
Deposit in banks	213,346 79
Total	\$ 2,335 07

*Deduction.

The Commonwealth of Massachusetts: Dept. of
Banking and Insurance.
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending December 31, 1965

STATE LIBRARY
OF

SECTION D
RELATING TO

**TRUST COMPANIES AND CERTAIN
OTHER FINANCIAL INSTITUTIONS**

STATE LIBRARY OF MASSACHUSETTS

JUN 5 1967

STATE HOUSE, BOSTON

MASS. OFFICIALS

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1965, 220. D
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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
STATE OFFICE BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks and General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Trust Company Examinations

EDWARD R. BRADY

Assistant Director of Trust Company Examinations

LAURIE A. EBACHER

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE OFFICE BUILDING
100 CAMBRIDGE STREET, BOSTON, APRIL 1, 1966

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

TRUST COMPANIES

Two new trust companies commenced doing business during the year 1965: the Liberty Bank and Trust Company, Boston, on August 25, 1965; and the Marblehead Trust Company, Marblehead, on May 17, 1965.

The number of trust companies conducting business was thus increased by two during the year with the total standing at sixty-six on December 31, 1965.

The First National Bank of Webster merged with the Guaranty Bank & Trust Company, Worcester, as of September 30, 1965 under the charter of the trust company.

The total resources of the banking departments of Massachusetts trust companies amounted to \$2,736,073,000, a gain of \$211,899,000 over the prior year.

The total capital funds of the trust companies increased by \$18,306,000 during the year and as of December 31, 1965 totaled \$279,000,000 or approximately 10.20% of the total resources of the banking departments. These capital funds include \$28,262,000 in so-called valuation reserves which for statistical purposes are treated as capital reserves.

Gross earnings totaled \$150,848,631, a gain of \$13,879,945 of which approximately 70% was due to increased income from interest and discount on loans and an additional 20% from increased income from the trust departments.

Net current operating earnings of \$44,388,178 before income taxes for the year 1965 increased by some \$3,925,243 over the previous year. Income taxes paid or accrued amounted to \$15,505,642 which was practically the same figure as in 1964. Taxes paid or accrued represented 34.93% of the net current operating earnings.

Net profits before dividends to stockholders of \$24,723,679 showed an increase of \$2,950,684. Dividends paid to stockholders totaled \$12,765,290 or 51.63% of the net profits before dividends.

The percentage of net capital funds to total net assets on December 31, 1965 was 9.27%. The average for the past ten years is 9.18%. The amount of capital funds in this instance does not include valuation reserves. This capital ratio compares favorably with the national average as of June 30, 1965 which was 8.30% for all insured commercial banks in the nation. It further indicates the ability of management to retain earnings and build reserves for the protection of the depositors while paying increased dividends to savings depositors and returning a fair portion of the profits to the stockholders.

Banking Departments

As mentioned above, the resources of the banking departments increased some \$211,899,000 during 1965. The loan portfolio comprised approximately 84% of the gain dollarwise. This growth exceeds the average annual increase during the past five years of \$155,800,000. During this five-year period total assets of the banking departments have grown nearly \$800,000,000.

Demand deposits of individuals, partnerships and corporations rose \$89,963,000 or 6.65% and as of the close of 1965 reached \$1,442,934,000. Deposits of the U. S. Government continued the decline began in 1964 and were down \$11,605,000 to a total of \$46,289,000 at the year end. At the same time state, county and municipal deposits increased by \$17,942,000 to a total of \$176,603,000. The overall demand deposits in the trust companies continued their growth and as of December 31, 1965 totaled \$1,828,148,000, an increase of \$98,165,000 for the year. Commercial time deposits continued to climb and at the end of 1965 reached \$104,080,000, up \$23,377,000 or 28.97% over the prior year and a 173.15% increase during the past three years.

Sixty-three trust companies reported savings deposits aggregating \$414,516,000, an increase of \$59,754,000 or 16.84% over the year 1964. Savings deposits in trust companies have grown steadily during the years. The average rate of interest for the year 1965 was 3.45%.

Total capital funds showed another gain for the year and on December 31, 1965, exclusive of valuation reserves of \$28,262,000, amounted to \$251,103,000, up \$16,544,000 for the year. Included in the capital accounts are the Guaranty Funds amounting to \$16,895,000 which are maintained as a protection for savings depositors.

As an additional protection to both savings and commercial depositors, sixty-two trust companies in this Commonwealth are insured by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

Trust Departments

The resources of the trust departments continued to show a steady growth and as of December 31, 1965 amounted to \$4,189,861,000, an increase of \$345,706,000. Additional holdings of stocks accounted for 57.70% of the increase while 27.87% was reflected in holdings of bonds. It has become increasingly evident that the fiduciary activities of our banks are becoming more widely known and the skill and integrity displayed in their management more generally appreciated.

There are thirty-four trust companies actively exercising trust department functions. The assets of agency accounts in twenty-six of these departments are carried at a book value of \$6,001,228,000. Seven of these banks also held assets of \$475,985,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

*Comparative Figures Relating to All Trust Companies on December 31, 1965
and December 31, 1964*

(Amounts shown in thousands)

	1965	1964	INCREASE
Number of trust companies	66	64	2
Member of Federal Deposit Insurance Corporation	62	61	1
Members of Federal Reserve System	18	18	0
Banking Departments:			
Capital stock	\$ 75,468	\$ 71,688	\$ 3,780
Surplus, guaranty fund, undivided profits, and re- serves ¹⁻²	203,896	189,370	14,526
Demand deposits	1,828,148	1,729,983	98,165
Time deposits	104,080	80,703	23,377
Savings deposits	418,757	358,455	60,302
Total assets	2,736,073	2,524,174	211,899
Trust Departments total assets	4,189,861	3,844,155	345,706
Total resources in both departments	6,925,934	6,368,329	557,605

¹ Includes earnings retained in trust departments.
² Includes valuation reserves (1965) \$28,262; (1964) \$26,500.

Increases of Common Stock

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Jan. 20, 1965	Franklin County Trust Company, Greenfield . . .	\$ 20,000	\$ 500,000
Jan. 22, 1965	Cape Cod Bank and Trust Company, Hyannis . . .	150,000	600,000
Jan. 22, 1965	Natick Trust Company, Natick . . .	120,000	320,000
Jan. 25, 1965	Coolidge Bank and Trust Company, Watertown . . .	50,000	500,000
Jan. 28, 1965	Commercial Bank and Trust Company, Wilmington . . .	19,250	350,000
Jan. 29, 1965	County Bank and Trust Company, Cambridge . . .	300,000	600,000
Feb. 1, 1965	Dedham Trust Company, Dedham . . .	152,662	593,662
Mar. 16, 1965	B. M. C. Durfee Trust Company, Fall River . . .	92,100	1,013,100
Mar. 18, 1965	Fall River Trust Company, Fall River . . .	101,500	1,116,500
July 22, 1965	Guaranty Trust Company, Waltham . . .	49,280	746,240
July 26, 1965	Colonial Bank and Trust Company, Athol . . .	100,000	200,000
Aug. 2, 1965	Western Bank and Trust Company, West Springfield . . .	80,000	280,000
Sept. 27, 1965	Guaranty Bank & Trust Company, Worcester . . .	600,000	2,321,200
Oct. 28, 1965	City Bank & Trust Company, Boston . . .	630,000	1,260,000
Nov. 10, 1965	Fiduciary Trust Company, Boston . . .	250,000	1,250,000
Nov. 15, 1965	Slade's Ferry Trust Company, Somerset . . .	8,000	168,000
Dec. 1, 1965	Garden City Trust Company, Newton . . .	82,014	712,950

Change in Name Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
July 20, 1965	Athol Bank and Trust Company to Colonial Bank and Trust Company	384 Main Street, Athol

Branch Offices Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 4, 1965	Dedham Trust Company, Dedham . . .	21 Memorial Drive, Randolph
Jan. 4, 1965	Norfolk County Trust Company, Brookline . . .	84 North Main Street, Randolph
Jan. 28, 1965	Berkshire Bank & Trust Company, Pittsfield . . .	North Street and Madison Avenue, Pittsfield
Jan. 28, 1965	Western Bank and Trust Company, West Spring- field	1000 Riverdale Street, West Spring- field
Apr. 8, 1965	State Street Bank and Trust Company, Boston . . .	Fields Corner Shopping Center, Dorchester
May 20, 1965	Town Bank and Trust Company, Brookline . . .	1186 Boylston Street, Brookline
May 20, 1965	Citizens Bank and Trust Company of Peabody, Peabody	Peabody Industrial Park, Peabody
July 20, 1965	Attleboro Trust Company, Attleboro . . .	Tri-Boro Shopping Plaza, Toner Blvd., North Attleboro
July 20, 1965	Guaranty Bank & Trust Company, Worcester . . .	1205 Main Street, Leicester
July 20, 1965	Guaranty Bank & Trust Company, Worcester . . .	240 West Boylston Street, West Boylston
Oct. 22, 1965	Framingham Trust Company, Framingham . . .	799-801 Water Street, Framingham
Oct. 22, 1965	Valley Bank and Trust Company, Springfield . . .	Cor. Boston Road and Fernbank Road, Springfield
Oct. 22, 1965	Ware Trust Company, Ware . . .	West Street Shopping Center, Ware
Dec. 30, 1965	City Bank & Trust Company, Boston . . .	1214 Blue Hill Avenue, Mattapan

Branch Offices Discontinued

EFFECTIVE DATE	NAME OF BANK	LOCATION
Apr. 12, 1965	Framingham Trust Company, Framingham . . .	5 Kendall Street, Framingham
July 23, 1965	Beverly Trust Company, Beverly . . .	325 Broadway, Lynnfield

Changes in Location Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 28, 1965	Norfolk County Trust Company, Brookline (Branch Office)	1290 Boylston Street, Brookline
Apr. 8, 1965	Safe Deposit Bank and Trust Company, Spring- field (Branch Office)	153 Main Street, Monson
May 20, 1965	Lynn Safe Deposit & Trust Company, Lynn (Main Office)	Adjacent to present location on Market Street, Lynn
May 20, 1965	State Street Bank and Trust Company, Boston (Branch Office)	10 Tremont Street, Boston
May 20, 1965	Cape Ann Bank & Trust Company, Gloucester (Branch Office)	17 Union Street, Manchester
July 20, 1965	Rockland Trust Company, Rockland (Branch Office)	Cushing Plaza, Route 3A, Cohasset

Change in Location Authorized (continued)

DATE AUTHORIZED	NAME OF BANK	LOCATION
Oct. 22, 1965	Essex County Bank and Trust Company, Lynn (Branch Office)	Cor. Lowell and Russell Streets, Peabody
Oct. 22, 1965	Valley Bank and Trust Company, Springfield (Branch Office)	Cor. Boston Road and Seymour Ave- nue, Springfield
Nov. 15, 1965*	State Street Bank and Trust Company, Boston (Main Office)	225 Franklin Street, Boston
Nov. 16, 1965	Guaranty Bank & Trust Company, Worcester (Branch Office)	39 Elm Street, Southbridge

*Effective Date.

Legislation Enacted Relating to Trust Companies
and Certain Other Financial Institutions

Acts of 1965		
CHAPTER	AMENDMENT TO:	DESCRIPTION
41	G.L., C. 172, s. 23	Requiring disclosure of the names of per- sons owning ten per cent or more of the stock of a trust company.
154	G.L., C. 167, s. 12	Further prohibiting unauthorized bank- ing.
262	G.L., C. 172, s. 55, subsec. A	Authorizing investment in first mortgage loans on certain leasehold interests.
279	G.L., C. 172, s. 21, subsec. D	Modifying the procedure attendant to an increase or reduction of capital stock.
299	G.L., C. 172, new s. 25A	Authorizing the issuance and sale of capital notes and debentures.
705	G.L., C. 167, s. 51, 51(b)	Relative to participation loans insured by the federal housing administration.
838	Acts and Resolves of 1965	Authorizing changes in the capital struc- ture of the Massachusetts Hospital Life Insurance Company.
852	G.L., C. 168, s. 10, prov. 3	Prohibiting newly elected trustees or other officers of savings banks from also serving as directors or officers of com- mercial banks.

Regulations

The Commissioner of Banks promulgated no regulations relating to trust companies during the period beginning January 1, 1965 and ending December 31, 1965.

CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

There were three corporations doing business under this statute on December 31, 1965, with total assets of \$13,893,056. One of these is a Morris Plan company and the other two are banking companies. The deposits of one of the latter are insured up to \$10,000 by the Federal Deposit Insurance Corporation.

Branch Office Authorized

DATE AUTHORIZED	NAME OF COMPANY	LOCATION
May 20, 1965	The New Bedford Morris Plan Company, New Bedford	15-16 Taunton Green, Taunton

TRANSMISSION AGENCIES

Money transmitted to foreign countries during 1965 by those holding licenses under Chapter 169 of the General Laws amounted to \$1,170,136.

There were five licenses in force on December 31, 1965 to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds, \$15,000 each agency, in the custody of the Treasurer and Receiver General of the Commonwealth. Their other assets are not under the supervision of the Commissioner of Banks.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Co., Baystate Corporation and Shawmut Association, Inc., the latter two corporations as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority.

The total assets of these institutions including the various trust funds administered totaled \$576,319,226 on December 31, 1965.

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ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER,
DIRECTORS AND MEMBERS OF
EXECUTIVE COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL**Colonial Bank and Trust Company**
384 Main StreetB. D. Coltin
*President*R. H. Barry
*Treasurer**Directors*

T. J. Arria	J. G. Gagliardi
*R. H. Barry	*M. J. Grossman
*C. C. Carbone	Irving Leighton
M. A. Casella	*T. S. Mann
E. F. Cetto	*Louis Plotkin
Barry Coltin	*Maurice Shear
*William Coltin	E. C. Temple
*D. E. Dick	Robert Waldman
J. D. Eaton	*Allan Zuker

ASSETS

Banking Department . . \$2,763,899 50

ATTLEBORO**Attleboro Trust Company**
8 North Main Street**Branch Offices**

7 County Street, Attleboro
2 North Washington Street, North Attleboro
Toner Boulevard, North Attleboro

S. M. Gower, Jr.
*President*H. C. MacKell
*Treasurer**Directors*

E. H. Augat	H. C. MacKell
G. G. Bergh	*J. W. McIntyre
T. K. Bliss	G. E. Nerney
C. W. Cederberg	*W. A. Nerney
*L. S. Chilson	R. V. Olson
*P. M. Engel	*W. C. H. Prentice
E. R. Farrell, Jr.	L. B. Smith
*S. M. Gower, Jr.	H. H. Sweet
A. L. Hall	W. F. Walton
A. R. Hilsinger, Jr.	G. L. Williams
*A. A. Ley	C. R. Yeager

*ASSETS*Banking Department . . \$18,633,255 71
Trust Department . . 10,517,219 07**BEVERLY****Beverly Trust Company**
165-167 Cabot Street**Branch Offices**

721 Hale Street, Beverly Farms
81 Elm Street, Danvers
Post Office Square, Lynnfield
5 Dodge Street, North Beverly
Hamilton Shopping Center, South Hamilton

R. H. Corning
*President*E. E. Hatch
*Treasurer**Directors*

R. J. Broderick	N. R. Jack
R. J. Brown	*O. J. Kanter
*R. H. Corning	A. G. Means
*H. L. Desjardins	G. J. Pappas
C. H. Glovsky	*R. C. Southwick
*R. H. Gove	

*ASSETS*Banking Department . . \$15,275,079 77
Trust Department . . 142,821 62**BOSTON****Boston Safe Deposit and Trust Company**
100 Franklin StreetW. W. Wolbach
*President*R. E. Bennink
*Treasurer**Directors*

*V. R. Alden	R. R. Higgins
John Barker, Jr.	*D. J. Hurley
G. W. Blakeley, Jr.	*John Lowell
R. F. Chick	*Ralph Lowell
H. C. Cornuelle	*George Olmsted, Jr.
D. C. Crockett	*George Putnam, Jr.
Edward Dane	J. R. Quarles
*C. F. Eaton, Jr.	*S. R. Rabb
J. W. Forrester	D. P. Robinson, Jr.
C. F. Gay	*J. E. Rogerson
R. F. Gow	*W. W. Wolbach
J. L. Grandin, Jr.	

*ASSETS*Banking Department . . \$106,451,149 17
Trust Department . . 803,141,733 30**Brighton Bank & Trust Company**
363 Washington Street
(Brighton District)M. C. Daly
*President*W. A. Smith
*Treasurer**Directors*

Nunziato Antonellis	E. P. Ford
Nunziato Antonellis, II	*E. T. Kiley
*George Cahill	E. J. King
A. J. Cellucci	Eli Sokolove
J. H. Connors	J. W. Sullivan
*Nazzareno Cuggino	A. J. Welch, Jr.
*M. C. Daly	

ASSETS

Banking Department . . \$3,732,304 36

City Bank & Trust Company
175 Washington Street**130 Newmarket Square, Roxbury**Rubin Epstein
*President*D. G. Doty
*Treasurer**Directors*

H. R. Brownson	Harry Marks
*Leon Cangiano	*S. W. Poorvu
N. S. Coyne	W. C. Rowe
Martin DeMatteo, Jr.	H. L. Shivek
D. G. Doty	Nathan Silverstein
*W. P. Dugan	Louis Spero
*Rubin Epstein	Frances Tomasello
St. Clair E. Hale	V. P. Wilbur
Maurice Krasner	Harry Winokur
*David Livingston	M. J. Zabarsky
J. E. Margolis	

*ASSETS*Banking Department . . \$40,595,788 77
Trust Department . . 40,745 44

Fiduciary Trust Company
10 Post Office Square
R. H. Gardiner
President
J. O. Bangs
Treasurer
Directors

J. Q. Adams	R. M. P. Kennard
J. B. Ames	R. T. Lyman, Jr.
*J. O. Bangs	*E. F. MacNichol
J. W. Bryant	*E. H. Osgood
Samuel Cabot, Jr.	M. D. Perkins
Philip Dean	*P. H. Theopold
*R. H. Gardiner	J. L. Thorndike
H. R. Guild	J. N. White
F. W. Hatch, Jr.	*R. G. Wiese
A. B. Hunt	*R. B. Williams
E. H. Kendrick	

ASSETS

Banking Department	.	.	\$15,798,405 42
Trust Department	.	.	216,314,375 03

State Street Bank and Trust Company
225 Franklin Street
Branch Offices
Corner Arlington and Providence Streets

587 Boylston Street
 691 Boylston Street
 711 Boylston Street
 16 Court Street
 24 Federal Street
 111 Franklin Street
 125 High Street

Corner Massachusetts Avenue and Boylston Streets
Corner State and Congress Streets
71 Summer Street

300 Western Avenue, Brighton
 508 Geneva Avenue, Dorchester
 948 Bennington Street, East Boston
 60 Newmarket Square, Roxbury
 2343 Washington Street, Roxbury
 631 V.F.W. Parkway, West Roxbury

H. F. Hagemann, Jr.
President
D. J. Lewis
Treasurer
Directors

C. B. Barnes	C. M. Hutchins
*E. L. Bigelow	*W. D. Ireland
H. M. Bliss	P. M. Morgan
Theodore Chase	*J. T. G. Nichols, III
*W. H. Clafin	*Robert Proctor
*W. S. Edgerly	H. S. P. Rowe
F. M. Forbes, Jr.	*Richard Saltonstall
A. E. Gilman	*W. B. Snow
*H. F. Hagemann, Jr.	*C. H. Wardwell
*E. B. Hanify	Moses Williams
C. E. Hodges	J. J. Wilson
H. P. Hood	*S. H. Wolcott, Jr.
J. S. Howe	*A. S. Woodworth

ASSETS

Banking Department	.	.	\$787,702,185 98
Trust Department	.	.	734,029,086 51

Liberty Bank and Trust Company
311 Washington Street
B. D. Schulman
President
E. S. Buchanan
Treasurer
Directors

Kenneth Bornstein	*L. M. Levinson
H. G. Carlson	Charles Maliotis
Eleanore Gately	J. L. Milhender
Maurice Grossman	Gerald Rosen
*R. B. Gryzmish	*B. D. Schulman
Eli Jacobson	*H. B. Shpiner
Morton Ladge	

ASSETS

Banking Department	.	.	\$5,152,274 17
--------------------	---	---	----------------

Old Colony Trust Company
1 Federal Street
Branch Office
45 Milk Street
Paul I. Wren
President
R. W. Ficken
Treasurer
Directors

J. S. Ames, Jr.	J. E. Lawrence
*S. C. Badger	H. M. Leen
G. R. Brown	J. W. Lund
F. H. Burr	J. R. Morss
C. C. Cabot	J. T. Noonan
A. J. Casner	*A. H. Parker, Jr.
F. C. Church	Q. A. Shaw, Jr.
*A. L. Coburn, Jr.	*H. S. Warren
R. C. Damon	H. B. Washburn, Jr.
J. L. Gardner	C. A. Wood
C. W. Haffenreffer	J. N. Worcester
C. S. Hart	*P. I. Wren
Amor Hollingsworth	

ASSETS

Banking Department	.	.	\$12,609,949 29
Trust Department	.	.	1,921,127,588 02

United States Trust Company
30 Court Street
Branch Offices

475 Blue Hill Avenue
 1603 Blue Hill Avenue

A. R. Morse
President
John Morse
Treasurer
Directors

*D. M. Boylan	*A. R. Morse
*F. S. Deland	John Morse
*A. H. Dolben	*J. R. Morse
H. B. Ehrmann	E. P. Pope
*P. W. Fitzpatrick	G. F. Wallburg
*M. S. Grossman	P. C. Welch

ASSETS

Banking Department	.	.	\$51,502,320 15
Trust Department	.	.	16,782,038 05

*Executive Committee Member.

BROCKTON**Massachusetts Bank and Trust Company**
245 Main StreetOswald Braadland
*President*J. E. Sullivan
*Treasurer**Directors*

*Oswald Braadland	*F. A. Kincaus
*S. C. Brown	*J. N. Lipman
*J. G. Callahan	*E. D. Mullare
*Max Coffman	*Hjalmar Peterson
*Lester Gilson	*J. M. Tosca
*R. C. Jones	*Peter Varrasso
*J. D. Keefe	

ASSETS

Banking Department . . . \$3,885,281 60

BROOKLINE**Brookline Trust Company**
1341 Beacon Street*Branch Offices*1346 Beacon Street
1627 Beacon Street
1228 Boylston Street
1 Harvard StreetG. W. Graham
*President*F. J. Paul
*Treasurer**Directors*

*W. A. Anastos	T. C. Haffenreffer, Jr.
F. W. Capper	*W. J. Hickey, Jr.
Hamilton Coolidge	Samuel Pinanski
*Edward Dane	B. B. Rapalyea
*F. S. Deland, Jr.	C. F. Rowley
*G. W. Graham	

*ASSETS*Banking Department . . . \$32,774,657 15
Trust Department . . . 2,393,440 76**Norfolk County Trust Company**
1319 Beacon Street*Branch Offices*

2 South Main Street, Bellingham
2 Elm Street, Braintree
1000 Washington Street, South Braintree
710 Washington Street, Canton
620 Hammond Street, Chestnut Hill
390 Washington Street, Dedham
858 Washington Street, Dedham
49 Main Street, Franklin
478 Main Street, Medfield
Main Street, Medway
2 Eliot Street, Milton
376 Granite Avenue, East Milton
40 First Avenue, Needham
1055 Great Plain Avenue, Needham
968 Highland Avenue, Needham Hts.
699 Washington Street, Norwood
1381 Hancock Street, Quincy
60 McGrath Highway, Quincy
84 North Main Street, Randolph
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
132 Washington Street, East Walpole
15 Central Street, Wellesley
342 Washington Street, Wellesley Hills

Norfolk County Trust Company (Continued)693 High Street, Westwood
525 Washington Street, WeymouthJ. P. Winchester
*President*W. F. Peters
*Treasurer**Directors*

P. D. Balcom	J. W. Kunhardt
J. P. Birmingham	*Harvey MacArthur
Matthew Brown	C. F. Machen
*E. O. Cappers	D. J. Mann
*F. A. Carlson	A. C. McMeniman
D. P. Carter	*H. B. Nash
*D. P. Colburn	F. P. Parker
K. F. Corcoran	R. P. Sonnabend
D. H. Danforth	*Neil Tillotson
D. P. DiMaggio	J. P. Tyrrell
J. H. Draper, Jr.	*R. S. Willis
*George Howland	*J. P. Winchester

*ASSETS*Banking Department . . . \$167,128,194 40
Trust Department . . . 10,439,922 38**Town Bank and Trust Company**
294 Harvard Street(Office vacant)
*President*J. J. Callahan, Jr.
*Treasurer**Directors*

M. L. Ambrogne	H. J. Lewenstein
*F. G. Begley	*R. C. Linnell
*R. M. Bonin	*Raymond Mannos
C. N. Collatos	S. L. Miller
*Martin Colten	F. P. Nadel
James Condos	F. J. Reardon
Terrence Geoghegan	N. E. Rogen
Stanley Gruber	P. D. Slater
M. B. Kafker	

ASSETS

Banking Department . . . \$6,004,845 67

CAMBRIDGE**Cambridge Trust Company**
1336 Massachusetts AvenueH. G. Bradlee
*President*R. F. Doyle
*Treasurer**Directors*

R. B. Bailey	*M. G. Kispert
*S. E. Bain	G. A. Macomber
William Bentinck-Smith	M. P. McNair
*R. F. Bradford	W. L. Payson
*H. G. Bradlee	E. W. Phippen
Melville Chapin	J. I. Stockwell
L. H. Clark	W. L. Taggart, Jr.
J. M. Dry	C. M. Williams
H. M. Hague	*H. D. Winslow

*ASSETS*Banking Department . . . \$29,739,760 74
Trust Department . . . 17,588,572 56

County Bank and Trust Company

515 Massachusetts Avenue

Branch Office

310 Cambridge Street

B. H. Bowden
President

F. E. Morse
Treasurer

Directors

*B. H. Bowden
J. V. Harrington
*B. A. Johnson
F. H. Lovejoy
R. W. MacPherson

*R. F. Nutting
E. I. Snider
*F. L. Tucker
*C. V. Vappi

ASSETS

Banking Department . . \$16,556,984 25

Harvard Trust Company

1414 Massachusetts Avenue

Branch Offices

615 Concord Avenue
226 Main Street
674 Massachusetts Avenue
689 Massachusetts Avenue
1847 Massachusetts Avenue
575 Technology Square
655 Massachusetts Avenue, Arlington
10 Leonard Street, Belmont
63 Trapelo Road, Belmont
491 Trapelo Road, Belmont
38 Main Street, Concord
288 Great Road, Littleton

T. R. Beal
President

D. P. Noyes
Treasurer

Directors

*H. M. Allen
G. E. Bates
*T. R. Beal
Adrian Broggini
P. R. Corcoran
*E. A. Crane
J. M. Curley, Jr.
*P. V. Cusick
J. K. Damon
*R. R. Duncan
R. W. Fawcett
H. S. Ferguson

E. L. Frost
Helge Holst
T. M. Horan
John Mirak
E. S. Newbury, Jr.
J. F. Rich
D. M. Robinson
Alan Steinert
*T. L. Storer
Gilman Wallace
*J. O. Welch
L. G. Wiggins

ASSETS

Banking Department . . \$152,088,213 06
Trust Department . . 82,337,603 70

University Trust Company

2360 Massachusetts Avenue

C. A. Brusch
President

H. L. McKinnon
Treasurer

Directors

*C. A. Brusch
*J. L. Danehy
Thomas Danehy
C. T. Dorfman
J. F. Griffin
*T. W. Lynch

*F. A. Massé
Harry Mazman
*D. M. Murphy
*P. J. Nelligan
J. T. White
*F. R. Zelek

ASSETS

Banking Department . . \$6,701,446 85

CHATHAM

Chatham Trust Company

Main Street

C. A. Bearse
President

J. W. Deer
Treasurer

Directors

C. A. Bearse
*E. B. Ellis
*C. C. Harding
F. W. Howes

J. T. Manson, II
K. H. Pratt
*H. F. Reynolds

ASSETS

Banking Department . . \$4,230,311 50

CHELMSFORD

The First Bank and Trust Company

44 Central Square

Branch Offices

95 Boston Road, North Billerica
290 Central Street, Lowell

W. C. Lahue
President

E. F. Day
Treasurer

Directors

M. J. Brown
E. F. Burns
J. L. Cooney
N. E. Day
*R. A. Johnson

C. S. Kokinos
*W. C. Lahue
*C. A. E. Peterson
*E. V. Whalen

ASSETS

Banking Department . . \$7,047,069 49

DEDHAM

Dedham Trust Company

567 High Street

Branch Offices

157 Central Street, Norwood
129 South Street, Plainville
21 Memorial Parkway, Randolph
907 Main Street, Walpole

V. B. Hitchins
President

J. W. McDonald
Treasurer

Directors

H. J. Cannon
H. J. Carney
*R. B. Conant, Jr.
*A. G. Geishecker
R. P. Greaves
V. B. Hitchins
*F. A. Hunt
A. J. Lorusso
W. D. McLean
C. J. Monahan

F. J. Moran
J. J. Morley
J. J. Murphy
*F. W. Musche
H. M. Putnam
J. J. Riley
F. W. Rust, Jr.
H. B. Siegle
*R. J. Vitelli

ASSETS

Banking Department . . \$14,314,902 34

*Executive Committee Member.

FALL RIVER

B. M. C. Durfee Trust Company
80 North Main Street

Branch Offices
77 Bank Street
1000 North Main Street
236 South Main Street

W. R. S. Eaton
President

W. B. Clayton, Jr.
Treasurer

Directors

P. L. Amiot
Edward Brayton
*J. S. Brayton, Jr.
L. S. Brayton
P. S. Brayton
L. S. Chace, Jr.
H. E. Clarkin
*George Delano, Jr.
*W. R. S. Eaton
W. C. Hathaway

Benjamin Horvitz
*T. J. Hudner
E. A. Jaffe
William Mason
*C. M. Moran
*M. N. Sobilloff
*E. B. Sturges
R. F. Sykes
J. T. Waldron
*M. F. Welsh

ASSETS

Banking Department	.	.	\$37,916,777	87
Trust Department	.	.	41,267,708	98

Fall River Trust Company
43 North Main Street

Branch Offices
216 New Boston Road
1219 Pleasant Street
1601 South Main Street
111 Stafford Road
South Main Street, Assonet
848 State Road, North Westport
891 County Street, Somerset
435 Wilbur Avenue, Swansea

Anthony Perry
President

A. W. Pearson
Treasurer

Directors

*O. E. Boivin
*J. A. Faria
*S. S. Feinberg
*T. H. Nabb, Jr.
*J. E. O'Neil

*Anthony Perry
*A. G. Pierce
*R. L. Smith
*H. G. Squire
*S. J. Waring

ASSETS

Banking Department	.	.	\$43,891,095	46
Trust Department	.	.	300,144	99

FALMOUTH

Falmouth Trust Company
183 Main Street

S. H. Wright
President

E. A. Rich, Jr.
Treasurer

Directors

*D. H. Amend
*H. G. Behrens
*R. J. Canning
*C. W. Jacoby
*Forbes MacGregor
*M. T. Medeiros

*F. L. Nickerson
*R. B. Roderick
*R. C. Tait
*P. I. Wessling
*S. H. Wright

ASSETS

Banking Department	.	.	\$4,361,343	19
--------------------	---	---	-------------	----

FRAMINGHAM

Framingham Trust Company
79 Concord Street

Branch Offices

12 Front Street, Ashland
5 Edgell Road, Framingham Centre
Shoppers' World, Framingham
110 Union Avenue, Framingham
266 Waverly Street, Framingham
Whittier Road

818 Washington Street, Holliston
59 Main Street, Hopkinton
Pinefield Shopping Center, Saxonville
31 North Main Street, Sherborn
Sudbury Plaza, Post Road, Sudbury
Old Concord Road, South Sudbury

W. S. Caldwell
President

F. E. Harrington
Treasurer

Directors

W. B. Brockelman
*W. S. Caldwell
D. S. Clark
F. G. Farrell
*H. A. Fitts
*R. L. Hilliard
*C. F. Long

*J. R. Perini
*J. J. Prindiville, Jr.
C. A. Sheridan
E. H. Shortiss, Jr.
J. W. Tiberio
W. J. Turenne
T. S. Valpey, Jr.

ASSETS

Banking Department	.	.	\$54,956,970	54
Trust Department	.	.	6,092,786	41

GLOUCESTER

Cape Ann Bank & Trust Company
154 Main Street

Branch Offices

224 Washington Street, Gloucester
25 Union Street, Manchester

F. M. Bundy
President

J. J. Roach
Treasurer

Directors

*Gordon Abbott
*J. N. Abbott, Jr.
E. R. Andrews
R. L. Andrews
T. A. Bradley
R. F. Brown
*W. G. Brown, Jr.
F. M. Bundy
H. H. Bundy, Jr.
*J. R. Cahill, Jr.
C. R. Clark
*E. A. Hagstrom
*C. T. Heberle

*A. M. Herrold
B. A. Kerr
Leonard Linquata
W. J. MacInnis
R. F. Marshall
L. C. McEwen
A. H. Nutton
*M. F. Piper
J. A. Ryan
*C. K. Steele
George Stevens
T. M. Vye

ASSETS

Banking Department	.	.	\$22,083,356	74
Trust Department	.	.	5,063,694	48

GREENFIELD

Franklin County Trust Company
324 Main Street

Branch Office

399 Federal Street

H. V. Erickson
President

B. S. Richardson
Treasurer

Directors

*F. L. Boyden
*L. M. Cairns
*William Dwight
*H. V. Erickson
*J. A. Gunn
*J. W. Haigis, Jr.
*R. S. Harper

*G. W. Hayer
*W. J. Hosmer
*W. S. Keith
*D. C. Lunt
*D. C. Lunt, Jr.
*J. C. Nettleton
*R. S. Reid

ASSETS

Banking Department	.	.	\$21,420,061	07
Trust Department	.	.	14,983,085	49

HAVERHILL

First Bank and Trust Company of Haverhill
100 Lafayette Square

W. J. Letoile
President

D. S. Shepherd
Treasurer

Directors

*T. S. Allison, Jr.
*G. J. Antognoni
E. A. D'Alessandro
W. J. Donahue
*H. J. Goudreault
Paul Kazarosian
*A. P. Lagasse
*D. E. Lampert

A. L. Lavallee
*W. J. Letoile
C. S. Marston, III
*A. J. Pare
Ralph Pasquale
*D. S. Shepherd
H. L. Simard
T. S. Vathally

ASSETS

Banking Department . . \$3,703,319 53

HYANNIS

Cape Cod Bank and Trust Company
307 Main Street

Branch Offices

Airport Rotary
596 West Main Street
Main Street, Harwich Port
Main Street, Orleans
Main Street, Osterville
Route 28, South Yarmouth

R. A. Farnham
President

W. E. Finch
Treasurer

Directors

*G. C. Besse
*H. A. Callahan
*W. B. Chase
*Palmer Davenport
A. P. Doane, Jr.
*R. A. Farnham
*B. K. Jerauld
*D. B. Leen
Russell Makepeace
*H. C. Maloney
*G. W. Moore
*H. L. Murphy

*R. C. Nickerson
*T. J. Powers
*O. R. Ragan
*A. W. Rockwood
*E. L. Sims
*R. F. Sims
*H. F. Smith
*H. H. Snow
*R. B. Snow
*E. E. Sparrow
*M. W. Wiley

ASSETS

Banking Department . . \$27,267,907 63
Trust Department . . 2,037,128 12

LAWRENCE

Arlington Trust Company
305 Essex Street

Branch Offices

297 Andover Street
700 Essex Street
348 Jackson Street
227 North Main Street, Andover
476 Broadway, Methuen
166 Haverhill Street, Methuen
Central Street, Middleton
149 Main Street, North Andover

D. J. Murphy, Jr.
President

E. V. Reed
Treasurer

Directors

J. N. Anderson
H. G. Bronson
D. E. Cullati
L. C. Eidam
J. E. Fenton
*T. F. Gallagher
Max Goldstein
Nicholas Grieco
*F. A. Higgins
J. B. Ippolito
M. W. Kenney
F. B. Kittredge

J. A. Lamprey
A. P. Manzi
V. J. Mill, Jr.
*D. J. Murphy, Jr.
R. V. O'Sullivan
*G. A. Schlott
*R. R. Siskind
D. J. Sullivan
H. A. Tatelman
J. B. Thomson
M. M. Warshaw
A. P. Zappala

ASSETS

Banking Department . . \$88,629,589 81
Trust Department . . 2,665,676 66

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue

Branch Offices

94 Great Road, Bedford
L. G. Hanscom Field, Bedford

Raymond Scheublin
President

F. B. James
Treasurer

Directors

*A. G. Adams
Gabriel Baker
*L. D. Gould
A. H. Hayden
R. H. Holt
Mark Moore, Jr.
*D. E. Nickerson

G. E. Rowe
*Raymond Scheublin
*H. S. Swartz
A. P. Tropeano
G. P. Wadsworth
W. T. Welsh

ASSETS

Banking Department . . \$21,230,524 79

*Executive Committee Member.

LYNN

Essex County Bank and Trust Company
25 Exchange Street

Branch Offices
414 Broadway
11 Market Square
7 Willow Street

28 Elm Street, Danvers
Colonial Shopping Center, Lynnfield Center
205 Broadway, Saugus
444 Humphrey Street, Swampscott
Paradise Road, Swampscott

T. D. Chatfield
President

W. H. Pigott
Treasurer

Directors

F. E. Bowers	R. I. Lappin
S. W. Bradley	*J. J. Leonard
R. P. Breed	*H. R. Mayo, Jr.
W. J. Bursaw, Jr.	*Harry Remis
T. D. Chatfield	*T. W. Rogers
M. C. Goldman	M. W. Rolfe
R. H. Illingworth	P. N. Scangas
F. E. Ingalls	R. M. Smith
*C. W. Kessler	

ASSETS

Banking Department	.	.	\$58,690,331	79
Trust Department	.	.	6,271,062	48

Lynn Safe Deposit & Trust Company
109 Market Street

C. E. Harwood
President

R. M. Dunbar
Treasurer

Directors

R. P. Breed, Jr.	R. F. Hunter
W. J. Breed	L. V. MacDuff
G. M. Dee	G. W. Mattson
*R. M. Dunbar	J. H. Mattson
*C. E. Harwood	*H. H. Winslow

ASSETS

Banking Department	.	.	\$8,287,321	94
Trust Department	.	.	4,246,016	74

MALDEN

Malden Trust Company
94 Pleasant Street

Branch Offices

Fellsway and Riverside Avenue, Medford
Redstone Shopping Center, Stoneham

Hildreth Auer
President

A. V. Seaward
Treasurer

Directors

*Hildreth Auer	O. S. Hobbs
*C. E. Bond	E. B. Luitwieler
*L. S. Burke	H. E. MacInnis
*T. H. Bush	J. S. McKenney
C. H. Dennis	*James Millen
H. W. Fitzpatrick	*C. W. Spencer
G. Y. Goodman	C. F. Springall
H. A. Hall, III	J. B. Willing

ASSETS

Banking Department	.	.	\$33,285,093	12
Trust Department	.	.	20,641,645	67

MARBLEHEAD

Marblehead Trust Company
66 Pleasant Street

C. I. Rand
President

W. K. Goldthwaite
Treasurer

Directors

D. J. Anderson	J. J. Levitan
C. C. Archer	*J. R. McPherson
*Herman Brettman	*Dominic Meo, Jr.
J. G. Clay	J. P. Morse
*R. F. Cole, Jr.	C. F. Quigley
Robert Dee	*C. I. Rand
A. A. Dirlam	A. W. Rice
*W. H. K. Donaldson	*D. E. Risteen
A. V. Fletcher	F. B. Roberts
*W. K. Goldthwaite	*S. I. Salloway
J. E. Gorman	*E. H. Smith
F. E. Hood	Moses Werman

ASSETS

Banking Department	.	.	\$2,567,812	88
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MEDFORD

Depositors Trust Company
55 High Street

Branch Offices

370 Main Street
10 Depot Square, Lexington

L. P. Harrington
President

T. R. Peaslee
Treasurer

Directors

R. J. Barbo	*L. P. Harrington
*Joseph Blumsack	*R. M. Malloy
*A. R. Cataldo	*Abraham Moskow
*J. J. Fennin	J. A. Novelline
J. P. Gately	*J. V. O'Leary

ASSETS

Banking Department	.	.	\$9,357,278	91
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MELROSE

Melrose Trust Company
492 Main Street

Branch Offices

44 West Wyoming Avenue
516 Franklin Street, Melrose Highlands

P. H. Messer
President

R. E. Wentzel
Treasurer

Directors

*R. S. Cary	*K. L. MacLachlan
*H. H. Feltham	*P. H. Messer
*J. M. Hughes	*E. H. Perkins
*C. G. Keniston	*Ernest Rotondi
*J. W. Killam, Jr.	*R. J. W. Stone
*L. W. Lloyd	

ASSETS

Banking Department	.	.	\$13,061,704	57
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MIDDLEBOROUGH

Middleborough Trust Company
10 Center Street

Branch Offices

4 John Glass, Jr. Square
11 South Main Street

R. W. Tillson C. T. Pardey
President *Treasurer*

Directors

D. K. Atkins	J. B. Rice, Jr.
*H. K. Atkins	S. A. Sillicker
*Fletcher Clark, Jr.	A. A. Thomas
*R. L. Cushing	*R. W. Tillson
P. E. Doherty	C. P. Washburn
*A. M. Kramer	J. C. Whitcomb
E. B. Lynde	W. C. Wilkie
A. T. Maddigan	A. M. Wood
D. G. Reed	

ASSETS

Banking Department \$13,629,190 86
Trust Department 1,237,026 23

MILTON

Milton Bank and Trust Company
524 Adams Street

Branch Offices

540 Granite Street, Braintree
164 Parkway, Quincy

A. W. Branca R. T. Murphy
President *Treasurer*

Directors

*Ermengildo Alfano	T. F. Greene
*A. W. Branca	E. F. Hannon
J. J. Byrne	R. K. Lamore
J. L. Curtin	*T. J. Murphy
C. G. Fallon	E. T. O'Neill
J. J. Fleming	Frank Pasquale
J. F. Gallagher, Jr.	P. A. Richenburg
*F. M. Gannon	*C. W. Sweeney
Louis Goldstein	D. F. Will

ASSETS

Banking Department \$4,781,611 90

NATICK

Natick Trust Company
34 Main Street

Branch Office

Wethersfield Road and Worcester
Turnpike, Natick

F. C. Bishop D. B. Gile
President *Treasurer*

Directors

*F. C. Bishop	J. A. Hill, Jr.
*F. M. Bishop	*B. W. Johnson, Jr.
F. M. Coan	A. J. Montgomery
A. W. Crain	*R. H. Potter
*A. B. Fair	W. B. Robinson
M. W. Fairbanks	H. E. Snow
*H. H. Ham, Jr.	

ASSETS

Banking Department \$16,956,598 74

NEEDHAM

First Bank and Trust Company of Needham
1211 Highland Avenue

Branch Office

563-565 High Street, Westwood

E. L. Sheerin M. A. Ferrara
President *Treasurer*

Directors

*I. E. Barlow	W. B. Perlin
*W. D. Cammarano	Liberio Petrini
M. D. Capone	W. J. Poorvu
*W. P. Capone	E. L. Sheerin
E. A. Daley, Jr.	H. S. Shufro
*M. N. Gordon	R. F. Snyder
*R. J. Lawler	P. A. Tracy

ASSETS

Banking Department \$3,234,285 70

NEWTON

Garden City Trust Company
232 Boylston Street

Branch Offices

337 Great Road, Bedford
Science Park, Crosby Drive, Bedford
259 Centre Street, Newton Corner
401 Washington Street, Woburn

C. E. Dockser D. F. Claffin
President *Treasurer*

Directors

*M. G. Basbas	*R. D. Patterson
*J. F. Bayer	*Bernard Roberts
J. K. Bottomley	George Sherman
N. K. Brown	Benjamin Slawsky
*C. E. Dockser	Bernard Solomon
*Harris Gilbert	M. B. Summerfield
R. A. Grimes	B. P. Swartz
R. J. Henley	B. C. Tackeff
*David Kane	*L. D. Tarlin
*H. H. Lerner	Harold Widett
T. D. Mann	

ASSETS

Banking Department \$19,028,504 55

PEABODY

Citizens Bank and Trust Company of Peabody
7 Sylvan Street

Branch Office

37 Foster Street

H. J. April F. H. Harris
President *Treasurer*

Directors

*H. J. April	Samuel Sherman
George Cooper	S. B. Tassel
*Leonard Kaplan	Joseph Viera
*Arthur Levine	*A. F. Wood
Michael LoPresti	*C. M. Zolotas
J. V. Regis	

ASSETS

Banking Department \$7,487,523 51

*Executive Committee Member.

PITTSFIELD

Berkshire Bank & Trust Company
54 North Street

Branch Offices

29 Cheshire Road, Pittsfield
18 Center Street, Adams
284 Main Street, Great Barrington
78 Main Street, North Adams
43-45 Veterans Memorial Drive, North Adams
Main Street, Stockbridge

J. R. Sloane
President

R. L. Briggs
Treasurer

Directors

J. W. Bond	T. C. Nelson
E. O. Brown	W. J. Nolan
A. A. D'Angelo, Jr.	Isadore Shapiro
A. B. Daniels	H. J. Sheldon
*J. M. Deely, Jr.	L. R. Shields
*W. J. Donovan	*J. R. Sloane
R. S. Hibbard	*C. E. Stoneham
*R. A. Hunter	*A. J. Tuller
J. T. Kelley	R. E. Wall
M. F. McAndrews	H. H. Williams, Jr.
D. B. Miller	*Mervin Wineberg
F. M. Myers, Jr.	

ASSETS

Banking Department	.	.	\$33,979,304 13
Trust Department	.	.	13,477,523 75

ROCKLAND

Rockland Trust Company
288 Union Street

Branch Offices

2 Stage Coach Way, Cohasset
Monument Square, Hull
Main Street, Hanson
Columbia Road, Hanover
Town Parking Way, Marshfield
Front Street, Scituate
Bay Road, South Duxbury

E. P. White
President

W. C. Pratt
Treasurer

Directors

J. B. Arnold	Lot Phillips, II
A. A. Brundage	J. S. Pool
R. B. Dunham	*N. A. Pool
*R. L. Fish	*J. F. Spence, Jr.
G. W. Freeman	R. J. Spence
*R. J. Geogan	W. J. Spence
R. D. Hawkes	R. A. Spencer
C. K. Lane	R. D. Tedeschi
L. M. Levinson	A. R. Wheeler
N. G. MacDonald	*E. P. White
*Leo McCarthy	*A. P. Wilcox
E. J. Phelps	

ASSETS

Banking Department	.	.	\$35,744,020 1
Trust Department	.	.	7,269,286 5

QUINCY

Quincy Trust Company
1486 Hancock Street

Branch Offices

19 Cottage Avenue
415 Hancock Street, North Quincy
302 North Main Street, Randolph
93 Pleasant Street, South Weymouth
651 Hancock Street, Wollaston

C. J. Weeden
President

L. M. Brierley
Treasurer

Directors

*L. F. Blackwell	*W. C. O'Meara
*F. H. Foy	*G. D. Reardon
*H. A. Gallagher	*F. E. Remick
*Henry Hoffman	*J. E. Robbie
*P. E. Hurley	*H. H. Slate
*S. G. Jarvis	*W. P. Smith
*J. W. Kapples	*C. W. TenBroeck
*F. W. Lawton	*C. J. Weeden

ASSETS

Banking Department	.	.	\$27,624,416 99
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SALEM

Naumkeag Trust Company
217 Essex Street

Branch Office
24 Central Street

H. G. Macomber
President

L. H. Pauling
Treasurer

Directors

A. E. Arnold	*M. F. Flynn
B. T. Atwood	*C. F. Grush
R. B. M. Barton	F. A. Hebard
E. M. Batchelder	*H. G. Macomber
L. H. Coffin	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch

ASSETS

Banking Department	.	.	\$32,386,440 4
Trust Department	.	.	17,140,007 5

SAUGUS

Saugus Bank and Trust Company
466 Lincoln Avenue

Branch Offices

13 Main Street
New England Shopping Center,
Newburyport Turnpike, Saugus

H. P. Mason
President

E. A. Otte
Treasurer

Directors

H. W. Bly	Joseph Haskell
A. G. Boudrot	Neil Howland
*R. J. Chiabrandy	*H. P. Mason
*F. J. England	D. R. Nagle
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	*L. E. Stone

ASSETS

Banking Department . . \$9,923,122 92

SHREWSBURY

Shrewsbury Bank and Trust Company
226 Boston Turnpike

Barry Krock
President

P. J. Iannotti, Jr.
Treasurer

Directors

B. J. DiCicco	*Arthur Remillard
*Herbert Gold	*Norman Robbins
Israel Josepfs	Edward Segal
J. J. Kressler	*J. W. Spillane
*Barry Krock	

ASSETS

Banking Department . . \$4,047,614 21

SOMERSET

Slade's Ferry Trust Company
140-142 Slade's Ferry Avenue

H. J. Regan
President

E. S. Machado
Treasurer

Directors

Louis Almeida	*A. J. McDermott
T. B. Almy	*G. E. McNally, Jr.
K. J. Compton	*H. J. Regan
*D. T. Corrigan	*B. T. Shuman
J. F. Foley, Jr.	

ASSETS

Banking Department . . \$4,229,080 50

SPRINGFIELD

Safe Deposit Bank and Trust Company
127 State Street

Branch Offices

27 Willow Street, Springfield
124 Cabot Street, Chicopee
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls
31 Maple Street, East Longmeadow
Holyoke Shopping Center, Holyoke
Memorial Drive, Holyoke (Fairview)
Race and Main Streets, Holyoke
Suffolk and Maple Streets, Holyoke
734 Bliss Road, Longmeadow
153 Main Street, Monson
429 East Main Street, Westfield

H. P. Almgren
President

W. C. Stiles
Treasurer

Directors

*H. P. Almgren	Herman Kinsler
*J. S. Begley	Edward Kronvall
C. L. Blake	E. D. Landen
P. B. Buckwalter	E. T. Malone
*A. A. Carroll	*H. E. Pihl
C. J. Chambers	*L. J. Presson
L. W. Doherty	C. J. Ranger
R. R. Emerson	*J. F. Shaw
G. J. Gallan	William Skinner, II
J. A. Hall	J. G. Wallace
C. R. Johnson	*W. F. Young

ASSETS

Banking Department . . \$93,499,358 79
Trust Department . . 106,343,747 41

Valley Bank and Trust Company

1351 Main Street

Branch Offices

69 Market Street
315 Boston Road
9 Libcar Street
1287 Liberty Street
Main and Bridge Streets
3316 Main Street
618 Page Boulevard
782 State Street
590 Sumner Avenue
1918 Wilbraham Road
51 Springfield Street, Agawam
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
Winsor and Sewall Streets, Ludlow
30 Elm Street, Westfield
82 North Elm Street, Westfield
7-9 School Street, Westfield
225 Memorial Avenue, West Springfield

B. H. MacLeod
President

Walter Reiss
Treasurer

Directors

H. K. Bemis	*B. H. MacLeod
S. P. Blake	E. T. Manley
E. J. Breck	D. M. McIntosh, Jr.
J. S. Bulkley	*P. H. Mehrtens
*Monte Cohen	Catherine L. O'Brien
*D. B. Collings	R. L. Putnam, Jr.
*H. G. Dickey	H. M. Sauers
W. A. Fuller	*J. J. Shea, Jr.
M. I. Holstein	*F. S. Vanderbrouk
I. C. Jacobs	A. B. Wallace, III
S. J. Katz	J. T. Wright
*W. A. Lieson	

ASSETS

Banking Department . . \$145,210,991 74
Trust Department . . 81,262,495 48

*Executive Committee Member.

TAUNTON

Bristol County Trust Company
43 Taunton Green

Branch Office
188 Broadway

J. S. Gwinn
President

L. W. Chace
Treasurer

Directors

*L. W. Chace	S. N. McNeilly
*W. E. Forbes	A. S. O'Keefe
C. R. Galligan	*L. I. Phillips
A. D. Gebelein	*L. W. Phillips
*J. S. Gwinn	A. B. Pierce
R. H. Hallowell	T. T. Tweedy
*W. P. MacLean	E. K. Vanderwarker

ASSETS

Banking Department	.	.	\$20,527,848	37
Trust Department	.	.	367,433	20

WAKEFIELD

Surety Bank and Trust Company
2 Smith Street

Branch Offices

590 Main Street, Reading
Tewksbury Shopping Center, Tewksbury

Jerome Dansker
President

A. W. Krause, Jr.
Treasurer

Directors

R. E. Ashley	*L. H. Glaser
Bernard Berkman	J. S. Leavitt
G. E. Cummings	T. H. MacDonald
*Jerome Dansker	H. P. Morrison
Raphael Dansker	*M. J. Reef
P. D. Dichter	*A. J. Tambone
*H. S. Epstein	*J. G. Tucker

ASSETS

Banking Department	.	.	\$4,992,009	61
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Wakefield Trust Company
369 Main Street

Branch Office

American Mutual Insurance
Company Building, Quannapowitt Parkway

R. L. Ramsdell
President

J. L. Moore
Treasurer

Directors

*M. G. Beebe	*W. J. Lee
H. A. Bouve	*R. B. Oliver
J. R. Cochrane	*R. L. Ramsdell
*G. J. Evans	G. A. Roberto
*H. N. Goodspeed	V. F. Schmidt
D. S. Greene	R. H. Wingate
J. H. Kimball	J. B. Wiswall
*E. E. Laughton	K. A. Worthen

ASSETS

Banking Department	.	.	\$14,720,790	65
Trust Department	.	.	1,399,291	30

WALTHAM

Guaranty Trust Company
600 Main Street

Branch Offices

846 Lexington Street
424 Trapelo Road
Lincoln Square, Natick

J. J. Nyhan
President

J. C. McCarthy
Treasurer

Directors

Bernardo Corsi	J. T. Murray
John J. Crane	Saverio Nardelli
*A. R. Derderian	*A. B. Nardone
Joseph Drapkin	J. B. Natoli
John Gaziano, Jr.	*J. J. Nyhan
*Ray Johnson	*J. S. Rando
D. S. Kunian	William Schwartz
*J. J. Lorusso	Jeremiah Sundell
Charles Malone	

ASSETS

Banking Department	.	.	\$19,069,254	05
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Newton-Waltham Bank and Trust Company
637 Main Street, Waltham

Branch Offices

319 Auburn Street, Auburndale
74 Main Street, Cohituate
Corner Speen and Worcester Streets, Natick
293 Washington Street, Newton
808 Beacon Street, Newton Centre
93 Union Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
235 Needham Street, Newton Upper Falls
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1097 Lexington Street, Waltham
854 Main Street, Waltham
300 Moody Street, Waltham
475 Winter Street, Waltham
301 Boston Post Road, Wayland
458 Boston Post Road, Weston

N. I. Greene
President

S. J. Caruso
Treasurer

Directors

*W. D. Brooks, Jr.	*W. H. Nichols
*J. F. Farr	*F. C. Ober
*J. J. Flynn, III	*N. S. Rabb
*N. I. Greene	*K. W. Rogers
A. F. Hardy, Jr.	*D. W. Stapleton
*Robert Haydock, Jr.	*H. G. Travis
*E. F. Leathem	*J. H. Walsh
*N. E. MacNeil	*W. F. Wingard
*J. A. MacPhee	*B. F. Wood
*M. J. Murtha, Jr.	

ASSETS

Banking Department	.	.	\$98,884,876	45
Trust Department	.	.	35,160,856	66

WARE

Ware Trust Company
73 Main Street

W. M. Hyde
President

L. H. Tucker
Treasurer

Directors

J. H. Bryson
*L. B. Campbell
L. R. Campbell
*W. M. Hyde
George Mixter
J. F. Nields

Fulton Rindge, Jr.
*A. H. Schoonmaker
N. W. Schoonmaker
W. W. Shuttleworth

ASSETS

Banking Department . . \$7,190,263 61
Trust Department . . . 819,385 68

WATERTOWN

Coolidge Bank and Trust Company
585 Mount Auburn Street

Branch Offices
67 Main Street
176 Alewife Brook Parkway, Cambridge

Milton Adess
President

P. T. Toomasian
Treasurer

Directors

Peter Adamian
*Milton Adess
Aram Bedrosian
H. J. Chernis
M. M. Cohen
B. W. Cosentino
*J. J. Curran
*M. L. Cutler
*J. A. Dunn
R. G. Gordon
Manuel Isenman

E. F. Merkert
*Charles Mosesian
*R. C. Papalia
A. A. Shushan
*V. C. Stoneman
*P. T. Toomasian
*R. E. Torchio
James Tragakis
*S. D. Turin
*J. A. Zani

ASSETS

Banking Department . . \$16,494,592 61

WEST SPRINGFIELD

Western Bank and Trust Company
11 Central Street

Branch Office
1000 Riverdale Street, West Springfield

J. H. Buckley, Jr.
President

W. A. Franks, Jr.
Treasurer

Directors

M. R. Berman
*J. H. Buckley, Jr.
*J. A. Cancelliere
R. C. Carroll
D. F. Collins
R. W. Dudley
J. E. Fitzgerald
*W. A. Franks, Jr.
*E. R. Gallagher

C. W. Hayden
*H. J. Healy
P. R. Hogan
L. F. Jarrett
P. J. McKenna
F. T. Moore
W. G. Moore
G. R. Townsend
*A. C. Whitaker

ASSETS

Banking Department . . \$4,603,536 15

WILMINGTON

Commercial Bank and Trust Company
240 Main Street

Branch Office
258 Cambridge Street, Burlington

M. M. Goldfine
President

R. G. Guittarr
Treasurer

Directors

Samuel Askenazy
C. A. Barnes
*C. M. Benjamin
E. E. Butler
F. F. Cain
C. J. Caterino
*Manuel Ginsberg
*M. M. Goldfine
*F. B. Gordon
H. B. Hershon
*A. B. Hollis

Harold Horvitz
Anthony LaCava
J. H. Latshaw
M. N. Lock
Samuel Polley
Samuel Shapiro
J. J. Smith
Alexander Tanger
*A. A. Tanger
*Alan Tobin
R. M. Walker

ASSETS

Banking Department . . \$7,272,433 82

WINCHESTER

Winchester Trust Company
35 Church Street

Branch Office
16 Mount Vernon Street

V. C. Ambrose
President

C. W. Butler
Treasurer

Directors

*V. C. Ambrose
*E. B. Dade
*N. H. Fitzgerald
*H. H. Ford
W. C. McConnell, Jr.

J. F. McDonough
*J. S. Morgan, Jr.
C. L. Raffi, Jr.
F. F. Stockwell

ASSETS

Banking Department . . \$11,962,025 04
Trust Department . . . 225,436 19

WOBURN

Woburn Bank and Trust Company
327 Main Street

L. A. Donovan
President

W. J. McDonough
Treasurer

Directors

*E. J. Cantillon, Jr.
*L. A. Donovan
*F. W. Frizzell
*A. L. Johns
*J. J. Mawn

*E. H. McCall
*W. J. McDonough
*T. J. McGrath
*C. A. Murphy
*G. A. Tierney

ASSETS

Banking Department . . \$7,029,629 59

*Executive Committee Member.

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
SAVINGS DEPOSITS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1965

		ATHOL	
ASSETS		COLONIAL BANK AND TRUST COMPANY	
Banking Department			
	Incorporated	Apr. 6, 1955	
	Began business	June 23, 1955	
1	Cash, clearing and cash items in process of collection	\$45,781 25	
2	Balances with banks	358,224 02	
3	U. S. Government obligations, direct and fully guaranteed	264,987 02	
4	State, county and municipal obligations	—	
5	Other bonds, notes and debentures	84,529 69	
6	Corporate stocks	—	
7	Real estate loans	196,801 73	
8	Collateral loans	368,549 30	
9	Unsecured loans	993,495 05	
10	Installment loans	430,802 43	
11	Overdrafts	—	
12	Banking house, vaults, furniture and fixtures	9,523 65	
13	Other real estate owned, directly or indirectly	—	
14	Customers' liability on acceptances outstanding	—	
15	Prepaid expenses	—	
16	Interest accrued but not collected	445 29	
17	Other assets	10,760 07	
18	Total	\$2,763,899 50	
Trust Department			
19	Government, state and municipal bonds	No Trust Department	
20	Other bonds		
21	Stocks		
22	Loans on real estate		
23	Other loans		
24	Real estate by foreclosure, etc.		
25	Real estate owned		
26	Deposits subject to check		
27	Other bank deposits		
28	Tangible personal property		
29	Other assets		
30	Total		

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Apr. 13, 1867	Nov. 1, 1960	Aug. 6, 1956	
Mar. 6, 1911	Aug. 3, 1914	June 1, 1875	Dec. 14, 1960	Feb. 5, 1957	1
\$476,770 86	\$294,124 67	\$3,187,660 18	\$69,639 24	\$728,235 99	2
2,291,915 45	905,230 85	9,712,893 95	423,489 87	3,608,904 11	3
3,149,564 77	3,367,282 97	27,473,224 53	690,121 66	8,349,359 26	4
1,447,557 44	710,971 55	26,437,690 16	50,000 00	5,011,802 54	5
979,953 13	39,081 68	—	290,000 00	—	6
—	21,530 00	—	—	—	7
4,501,988 91	4,395,756 36	—	181,261 89	2,017,969 79	8
1,135,849 62	1,028,193 89	28,716,312 62	374,402 04	3,284,575 07	9
1,835,456 88	1,502,009 34	5,241,003 54	811,508 57	14,242,860 27	10
2,343,229 31	2,649,580 20	23,555 79	744,982 85	2,748,051 58	11
3,790 90	2,456 48	13,876 84	11,888 60	—	12
402,949 22	243,428 45	4,230,120 53	55,007 09	221,406 04	13
—	—	—	—	—	14
—	—	—	—	194,680 97	15
2,643 67	8,031 42	53,386 73	2,280 68	—	16
57,371 42	56,199 26	589,215 16	17,534 44	—	17
4,214 13	51,202 65	772,209 14	10,187 43	187,943 15	18
\$18,633,255 71	\$15,275,079 77	\$106,451,149 17	\$3,732,304 36	\$40,595,788 77	19
					20
\$560,555 99	—	\$224,550,272 26	No Trust Department	—	21
630,733 41	\$790 00	146,963,048 89		—	22
7,896,364 26	80,842 38	389,952,079 57		—	23
—	—	561,101 56		—	24
—	—	3,883,223 70		—	25
—	—	—		—	26
12,060 38	—	5,269,691 77		—	27
201,139 37	3,030 49	17,517,504 44		\$7 39	28
1,181,418 40	58,142 75	12,253,039 68		40,733 05	29
672 00	—	412,015 69		—	30
34,275 26	16 00	1,779,755 74		5 00	
\$10,517,219 07	\$142,821 62	\$803,141,733 30		\$40,745 44	

LIABILITIES		ATHOL
		COLONIAL BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$1,114,239 59
2	Time deposits of individuals, partnerships and corporations	40,000 00
3	Savings deposits	885,053 51
4	Club deposits	7,265 50
5	Deposits of U. S. Government	32,755 34
6	Deposits of states, counties and municipalities	226,332 55
7	Deposits of banks	1,905 00
8	Other deposits (certified, officers' checks, etc.)	76,082 91
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	30,752 25
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	5,327 55
15	Capital stock Preferred	—
16	Capital stock Common	200,000 00
17	Surplus	75,000 00
18	Guaranty fund	12,400 00
19	Undivided profits	40,027 38
20	Preferred stock retirement fund	—
21	Other capital reserves	16,757 92
22	Total	\$2,763,899 50
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 23, 1955
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	May 1–Nov. 1
33	Number of real estate loans	36
34	Average real estate loan	\$5,432 50
35	Average rate on real estate loans	5.77
36	Percentage of real estate loans to savings deposits	22.09
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$30,040 07
39	Amount of deposits	\$544,908 00
40	Amount of withdrawals	\$465,991 19
41	Net increase	\$108,956 88
42	Number of deposits	2,137
43	Number of withdrawals	710
44	Number of accounts opened	209
45	Number of accounts closed	119
46	Net increase in number of accounts	90
47	Number of accounts, December 31, 1965	907

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY
\$8,244,101 08	\$5,794,910 36	\$68,915,555 77	\$1,573,927 11	\$19,235,325 72
593,605 73	230,979 67	—	215,082 32	4,916,988 08
4,982,501 74	4,975,894 93	—	552,300 95	4,654,495 84
73,343 50	43,778 50	—	—	—
347,034 44	153,466 35	1,251,880 91	94,841 36	1,382,301 44
1,757,794 15	882,635 97	11,160,379 52	269,810 17	4,791,778 85
223,008 21	662,783 56	7,126,939 60	203,722 88	31,824 43
56,225 83	72,536 51	1,484,645 55	42,988 99	800,449 99
—	—	—	—	—
—	—	—	—	—
208,430 07	333,067 65	164,543 34	74,993 03	194,680 97
66,418 71	213,435 23	413,017 58	21,567 03	340,567 78
718,050 32	459,051 02	306,068 90	5,618 76	458,745 89
—	—	—	—	295,913 04
275,000 00	300,000 00	5,000,000 00	300,000 00	—
425,000 00	325,000 00	7,500,000 00	150,000 00	1,260,000 00
255,000 00	296,300 00	—	5,167 00	1,500,000 00
219,163 21	253,964 52	2,722,235 50	167,294 94	55,091 67
—	—	—	—	37,238 36
188,578 72	277,275 50	405,882 50	54,989 82	—
\$18,633,255 71	\$15,275,079 77	\$106,451,149 17	\$3,732,304 36	640,386 71
\$10,438,750 21	\$139,791 13	\$793,444,125 01	No Trust Department	\$40,745 44
78,325 49	3,030 49	9,697,608 29	—	—
143 37	—	—	—	—
\$10,517,219 07	\$142,821 62	\$803,141,733 30		\$40,745 44
\$1,220,909 20	—	\$236,324,701 06		—
—	—	\$123,890,607 46		—
Mar. 30, 1911	Aug. 3, 1914	No Savings Department	Dec. 14, 1960	Feb. 5, 1957
Monthly on 5th	Date of deposit		Monthly on 1st	Monthly on 1st
June 10–Dec. 10	Jan. 2–July 2		Quarterly on 10th*	Jan. 15–July 15
388	500		12	43
\$9,382 23	\$9,411 08		\$18,458 33	\$25,702 01
5.48	5.61		4.40	5.50
73.00	94.56		40.10	23.73
3.50	3.00		3.50	4.00
\$156,587 46	\$147,864 73		\$18,009 40	\$141,152 75
\$2,096,243 07	\$4,912,931 67		\$487,542 01	\$2,709,690 95
\$1,919,662 56	\$4,984,409 39		\$544,095 29	\$2,173,699 62
\$333,167 97	\$76,387 01		¹ \$38,543 88	\$677,144 08
15,698	27,632		2,462	6,724
8,049	14,542		1,439	2,809
1,167	1,563		153	611
689	1,209		190	252
478	354		¹ 37	359
4,357	8,832		627	1,927

*Jan.–Apr.–July–Oct.
¹Decrease.

		BOSTON
ASSETS		FIDUCIARY TRUST COMPANY
Banking Department		
	Incorporated	Mar. 30, 1928
	Began business	Apr. 15, 1928
1	Cash, clearing and cash items in process of collection	\$301,500 00
2	Balances with banks	1,387,658 26
3	U. S. Government obligations, direct and fully guaranteed	10,784,839 33
4	State, county and municipal obligations	1,565,200 43
5	Other bonds, notes and debentures	646,621 72
6	Corporate stocks	—
7	Real estate loans	—
8	Collateral loans	1,070,083 63
9	Unsecured loans	—
10	Installment loans	—
11	Overdrafts	—
12	Banking house, vaults, furniture and fixtures	40,707 39
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	1,794 66
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$15,798,405 42
Trust Department		
19	Government, state and municipal bonds	\$60,721,986 15
20	Other bonds	20,329,279 28
21	Stocks	127,226,996 03
22	Loans on real estate	323,118 41
23	Other loans	240,410 00
24	Real estate by foreclosure, etc.	—
25	Real estate owned	288,000 89
26	Deposits subject to check	3,811,251 45
27	Other bank deposits	2,999,518 83
28	Tangible personal property	—
29	Other assets	373,813 99
30	Total	\$216,314,375 03

BOSTON				BROCKTON	
LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	MASSA- CHUSETTS BANK AND TRUST COMPANY	
Apr. 15, 1965	May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	Dec. 2, 1963	
Aug. 25, 1965	June 13, 1890	July 1, 1891	Mar. 4, 1895	Dec. 5, 1963	
\$72,414 00	—	\$87,101,183 26	\$4,721,508 62	\$82,711 82	1
711,957 37	\$127,486 04	88,966,268 93	7,219,530 25	487,170 38	2
538,299 07	9,330,438 23	120,687,955 14	6,919,417 00	775,032 95	3
—	2,224,215 43	47,192,922 39	—	—	4
—	—	15,098,184 67	—	—	5
—	300,000 00	4,284,786 34	159,051 00	—	6
—	—	51,337,669 24	1,467,524 10	81,047 72	7
1,012,612 69	—	119,735,888 53	8,754,849 27	249,007 56	8
2,635,613 27	—	187,032,780 05	18,608,837 46	843,345 69	9
24,211 41	—	48,733,999 58	1,785,210 41	1,286,072 53	10
297 95	—	711,823 53	89,735 85	6,697 27	11
138,166 70	—	11,578,839 29	1,001,536 63	51,332 00	12
—	—	450,242 90	—	—	13
—	—	222,750 24	386,407 37	—	14
9,969 50	—	881,019 30	28,769 57	18,417 35	15
8,732 21	93,985 82	2,983,249 40	64,163 91	—	16
—	533,823 77	702,623 19	295,778 71	4,446 33	17
\$5,152,274 17	\$12,609,949 29	\$787,702,185 98	\$51,502,320 15	\$3,885,281 60	18
No Trust Department	\$323,885,114 41	\$194,497,144 90	\$5,522,935 69	No Trust Department	19
	597,548,234 05	133,119,787 12	1,089,003 04		20
	820,948,077 34	363,257,005 30	8,443,911 24		21
	85,588,188 43	537,413 21	40,456 39		22
	21,952,250 38	1,059,906 08	9,000 00		23
	—	—	—		24
	12,454,135 38	3,261,677 08	4 00		25
	19,063,559 64	23,930,440 74	114,183 90		26
	33,515,016 80	12,301,778 32	930,453 51		27
	206,215 01	212,138 48	2,392 00		28
	5,966,796 58	1,851,795 28	629,698 28		29
	\$1,921,127,588 02	\$734,029,086 51	\$16,782,038 05		30

		BOSTON
LIABILITIES		FIDUCIARY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$11,766,453 72
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	—
4	Club deposits	—
5	Deposits of U. S. Government	342,894 97
6	Deposits of states, counties and municipalities	—
7	Deposits of banks	180,500 00
8	Other deposits (certified, officers' checks, etc.)	1 00
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	213,742 85
14	Other liabilities	20,899 66
15	Capital stock Preferred	—
16	Capital stock Common	1,250,000 00
17	Surplus	1,250,000 00
18	Guaranty fund	—
19	Undivided profits	773,913 22
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$15,798,405 42
Trust Department		
23	As trustee, executor, administrator, etc.	\$211,540,939 71
24	Income	4,773,435 32
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$216,314,375 03
28	As agent, custodian, etc.	\$370,443,456 96
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	No Savings
31	Deposits draw interest from	Department
32	Interest is payable	
33	Number of real estate loans	
34	Average real estate loan	
35	Average rate on real estate loans	
36	Percentage of real estate loans to savings deposits	
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	
38	Amount of interest paid	
39	Amount of deposits	
40	Amount of withdrawals	
41	Net increase	
42	Number of deposits	
43	Number of withdrawals	
44	Number of accounts opened	
45	Number of accounts closed	
46	Net increase in number of accounts	
47	Number of accounts, December 31, 1965	

BOSTON				BROCKTON	
LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	MASSA- CHUSETTS BANK AND TRUST COMPANY	
\$2,309,948 61	—	\$466,224,687 26	\$35,358,355 77	\$1,678,947 15	1
332,469 09	—	54,937,073 10	1,392,435 33	246,500 00	2
623,487 32	—	27,254,829 89	2,571,193 31	460,982 50	3
—	—	—	—	5,982 00	4
318,089 75	—	11,238,628 23	430,765 24	576,630 33	5
350,000 00	—	58,064,953 20	1,323,600 28	354,011 93	6
—	—	58,589,668 48	459,931 38	3,001 04	7
85,832 55	—	6,622,270 11	891,039 19	53,655 63	8
—	—	2,600,000 00	—	—	9
—	—	—	—	—	10
—	—	236,842 45	386,407 37	—	11
16,814 43	—	4,296,090 08	380,045 75	74,371 50	12
6,730 26	\$1,059,350 37	4,595,538 33	295,362 47	11,450 32	13
—	—	18,414,352 50	202,323 50	12,813 44	14
—	—	—	—	—	15
600,000 00	5,000,000 00	19,125,000 00	1,150,000 00	262,500 00	16
300,000 00	5,000,000 00	30,875,000 00	3,000,000 00	131,250 00	17
500 00	—	1,500,000 00	385,000 00	1,214 00	18
208,402 16	1,340,691 75	13,915,676 52	2,166,071 38	10,311 85	19
—	—	—	—	—	20
—	209,907 17	9,211,575 83	1,109,789 18	1,659 91	21
\$5,152,274 17	\$12,609,949 29	\$787,702,185 98	\$51,502,320 15	\$3,885,281 60	22
No Trust Department	\$1,911,882,146 44 9,245,441 58	\$727,171,542 73 6,857,543 78	\$16,628,905 00 151,075 43	No Trust Department	23
	—	—	—		24
	—	—	2,057 62		25
					26
	\$1,921,127,588 02	\$734,029,086 51	\$16,782,038 05		27
	\$1,502,853,442 74	\$3,705,618,194 94	\$1,645,655 66		28
	\$141,632,648 62	\$208,444,355 61	\$735,452 49		29
Aug. 25, 1965	No Savings	Sept. 22, 1925	Apr. 6, 1908	Dec. 5, 1963	30
Date of deposit	Department	Date of deposit	Date of deposit	Monthly on 1st	31
Quar. 3rd Friday†		Quarterly on 1st*	Quar. last day of‡	Jan. 15-July 15	32
—		14	93	7	33
—		\$13,792 54	\$15,779 83	\$11,578 25	34
—		4. 98	5. 58	5. 67	35
—		.71	57. 08	17. 58	36
4.00		3. 63-3. 94	3. 00	3. 50	37
\$1,628 54		\$667,892 94	\$86,664 59	\$9,726 31	38
\$640,716 49		\$28,008,898 61	\$1,430,600 88	\$569,964 79	39
\$18,857 71		\$19,111,772 86	\$1,137,135 07	\$484,075 43	40
\$623,487 32		\$9,565,018 69	\$380,130 40	\$95,615 67	41
1,182		84,059	4,145	4,845	42
164		50,849	3,245	3,060	43
761		8,541	524	531	44
11		5,073	466	462	45
750		3,468	58	69	46
750		20,295	2,610	1,146	47

* Jan.-Apr.-July-Oct.
† Feb.-May-Aug.-Nov.
‡ Mar.-June-Sept.-Dec.

		BROOKLINE
ASSETS		
		BROOKLINE TRUST COMPANY
Banking Department		
	Incorporated	Oct. 13, 1910
	Began business	Nov. 1, 1910
1	Cash, clearing and cash items in process of collection	\$671,496 19
2	Balances with banks	2,672,853 86
3	U. S. Government obligations, direct and fully guaranteed	9,169,535 38
4	State, county and municipal obligations	4,357,133 35
5	Other bonds, notes and debentures	—
6	Corporate stocks	21,256 44
7	Real estate loans	3,065,342 65
8	Collateral loans	2,637,346 96
9	Unsecured loans	6,620,359 32
10	Installment loans	2,979,926 13
11	Overdrafts	5,100 28
12	Banking house, vaults, furniture and fixtures	425,811 46
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	73,471 54
16	Interest accrued but not collected	72,044 74
17	Other assets	2,978 85
18	Total	\$32,774,657 15
Trust Department		
19	Government, state and municipal bonds	\$200,709 16
20	Other bonds	430,235 36
21	Stocks	1,331,395 91
22	Loans on real estate	—
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	5,326 98
26	Deposits subject to check	65,989 77
27	Other bank deposits	358,574 29
28	Tangible personal property	230 50
29	Other assets	978 79
30	Total	\$2,393,440 76

BROOKLINE		CAMBRIDGE			
NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	
Dec. 18, 1934	Jan. 23, 1962	May 8, 1890	June 9, 1933	July 14, 1904	
Jan. 2, 1935	Aug. 1, 1962	Nov. 7, 1892	July 17, 1933	Aug. 8, 1904	
\$14,250,398 59	\$64,331 51	\$929,971 77	\$339,969 70	\$13,287,161 81	1
13,809,230 14	1,043,908 08	2,764,088 67	2,857,925 88	11,039,212 14	2
24,468,110 01	302,026 07	6,938,430 98	1,880,653 18	22,269,307 33	3
15,004,096 10	—	3,228,559 86	1,185,211 05	17,393,067 87	4
1,614,087 50	—	2,000 00	—	178,329 88	5
361,500 00	—	—	37,800 00	474,384 88	6
25,667,230 14	307,855 10	5,076,562 47	3,124,557 64	24,781,717 62	7
18,137,231 11	581,180 91	5,245,582 71	1,773,890 05	24,485,102 64	8
16,824,935 18	3,023,376 69	4,354,481 75	3,503,839 49	21,624,811 92	9
33,355,387 18	380,632 76	908,568 87	1,419,708 93	13,547,245 13	10
249,294 02	10,677 41	17,362 39	9,664 72	56,710 86	11
2,814,068 82	201,865 36	179,653 59	345,249 80	2,028,357 11	12
143,016 00	—	—	—	20,296 32	13
—	—	—	—	—	14
39,140 49	12,405 42	5,497 55	23,797 41	28,530 65	15
364,282 05	—	89,000 03	46,439 29	646,409 66	16
26,187 07	76,586 36	10	8,277 11	227,567 24	17
\$167,128,194 40	\$6,004,845 67	\$29,739,760 74	\$16,556,984 25	\$152,088,213 06	18
\$1,886,325 81	No Trust Department	\$2,946,001 34	No Trust Department	\$19,846,321 81	19
777,562 12		2,576,305 86		9,293,472 55	20
5,403,285 24		10,265,154 37		42,503,498 56	21
65,630 17		289,483 09		190,384 35	22
115,277 62		—		57,723 37	23
—		—		—	24
167,571 02		—		699,511 98	25
433,036 25		386,016 03		1,159,248 24	26
1,590,572 15		1,078,605 54		1,987,495 51	27
—		—		74,578 82	28
662 00		47,006 33		6,525,368 51	29
\$10,439,922 38		\$17,588,572 56		\$82,337,603 70	30

		BROOKLINE
LIABILITIES		
		BROOKLINE TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$18,923,607 76
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	6,715,912 44
4	Club deposits	32,451 00
5	Deposits of U. S. Government	244,584 77
6	Deposits of states, counties and municipalities	971,818 37
7	Deposits of banks	404,023 61
8	Other deposits (certified, officers' checks, etc.)	1,309,890 00
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	459,067 16
13	Accrued for taxes, interest, expenses, etc.	156,743 01
14	Other liabilities	21,395 67
15	Capital stock Preferred	—
16	Capital stock Common	600,000 00
17	Surplus	1,000,000 00
18	Guaranty fund	450,000 00
19	Undivided profits	1,119,845 24
20	Preferred stock retirement fund	—
21	Other capital reserves	365,318 12
22	Total	\$32,774,657 15
Trust Department		
23	As trustee, executor, administrator, etc.	\$2,381,987 79
24	Income	11,452 97
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$2,393,440 76
28	As agent, custodian, etc.	\$443,734 99
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Mar. 31, 1919
31	Deposits draw interest from	Monthly on 5th
32	Interest is payable	Feb. 15–Aug. 15
33	Number of real estate loans	132
34	Average real estate loan	\$11,808 70
35	Average rate on real estate loans	5.21
36	Percentage of real estate loans to savings deposits	23.21
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.50–4.00
38	Amount of interest paid	\$200,681 04
39	Amount of deposits	\$3,848,802 66
40	Amount of withdrawals	\$2,681,412 19
41	Net increase	\$1,368,071 51
42	Number of deposits	17,962
43	Number of withdrawals	10,695
44	Number of accounts opened	1,491
45	Number of accounts closed	1,272
46	Net increase in number of accounts	219
47	Number of accounts, December 31, 1965	6,977

BROOKLINE		CAMBRIDGE			
NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	
\$78,819,187 93	\$3,005,978 54	\$20,932,848 97	\$8,781,441 58	\$94,607,451 30	1
2,064,864 85	288,769 87	—	52,784 15	2,682,562 96	2
30,568,875 82	968,179 83	3,115,432 36	3,211,615 81	15,562,902 60	3
237,193 00	14,010 00	—	82,826 00	117,332 00	4
4,041,574 55	71,523 96	552,564 17	249,177 92	2,154,341 84	5
15,264,732 25	190,000 00	390,841 82	745,835 97	5,316,919 84	6
7,374,561 00	203,785 24	1,112,932 05	240,923 56	5,854,722 22	7
1,925,498 85	689,509 50	101,544 92	1,061,758 48	901,558 52	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
3,495,133 98	53,565 61	—	137,871 75	1,238,203 33	12
1,009,858 90	3,087 08	138,285 65	123,118 60	1,059,379 29	13
8,442,673 13	3,789 65	418,480 92	90,954 10	7,096,922 14	14
—	—	—	—	—	15
3,350,000 00	360,000 00	500,000 00	600,000 00	4,400,000 00	16
4,000,000 00	125,000 00	500,000 00	500,000 00	5,000,000 00	17
1,550,000 00	3,864 17	225,000 00	160,000 00	670,000 00	18
2,112,910 35	18,782 22	1,123,780 10	260,312 13	2,087,855 88	19
—	—	—	—	—	20
2,871,129 79	5,000 00	628,049 78	258,364 20	3,338,061 14	21
\$167,128,194 40	\$6,004,845 67	\$29,739,760 74	\$16,556,984 25	\$152,088,213 06	22
\$10,265,166 79	No Trust Department	\$17,393,094 41	No Trust Department	\$81,551,243 20	23
66,649 33		195,478 15		686,360 50	24
—		—		—	25
108,106 26		—		100,000 00	26
\$10,439,922 38		\$17,588,572 56		\$82,337,603 70	27
\$17,557,281 63		\$17,242,483 18		\$29,815,185 20	28
—		—		\$543,627 60	29
Jan. 2, 1935	Aug. 1, 1962	Sept. 1, 1914	July 17, 1933	May 29, 1916	30
Monthly on 1st*	Monthly on 5th	Monthly on 1st	Monthly on 5th	Monthly on 10th	31
Quarterly†	June 15–Dec. 15	May 15–Nov. 15	June 15–Dec. 15	Jan. 10–July 10	32
5.371	11	89	172	659	33
\$17,593 68	\$27,986 82	\$19,856 76	\$9,962 89	\$13,110 59	34
5.37	.06	5.24	5.02	5.46	35
67.45	31.79	56.73	53.36	55.51	36
3.00	4.00	3.00	3.00	3.50	37
\$879,764 85	\$21,691 68	\$82,419 13	\$84,373 25	\$380,512 44	38
\$29,265,786 89	\$1,010,542 49	\$2,282,964 62	\$1,706,310 34	\$10,892,633 81	39
\$27,164,177 79	\$627,506 85	\$2,154,121 36	\$1,716,477 29	\$7,806,212 67	40
\$2,981,373 95	\$404,727 32	\$211,262 39	\$74,206 30	\$3,466,933 58	41
119,775	6,016	9,562	14,737	57,524	42
11,490	3,541	7,845	10,029	32,349	43
11,585	465	753	1,099	6,495	44
11,490	427	709	1,088	4,482	45
95	38	44	11	2,013	46
34,116	1,221	3,321	4,544	21,232	47

* Daily interest accounts from date of deposit.
† First Monday after first weekend Jan.–Apr.–July–Oct.

CHATHAM	CHELMSFORD	DEDHAM	FALL RIVER	
CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY
Aug. 16, 1919	Dec. 13, 1957	Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919
Jan. 15, 1920	Jan. 6, 1958	Jan. 13, 1958	July 9, 1888	July 23, 1919
\$168,729 95	\$284,875 53	\$326,093 47	\$813,849 55	\$2,358,608 66
190,931 96	687,436 32	1,075,771 27	3,062,997 61	2,261,402 82
2,122,437 50	1,034,946 01	2,557,593 42	9,454,771 51	9,034,645 74
—	739,673 98	218,939 40	3,740,791 06	1,621,330 05
30,000 00	24,850 00	799,968 75	50,000 00	250,000 00
18,437 50	—	—	214,375 83	102,964 14
830,983 00	840,253 79	2,727,014 41	11,693,699 01	15,782,698 35
413,735 00	470,853 21	1,952,854 86	1,832,681 67	5,980,501 75
352,131 00	1,204,997 02	1,635,166 57	1,850,568 95	2,107,057 68
45,331 00	1,445,782 93	2,669,509 63	4,210,760 98	3,326,729 03
310 58	25,700 18	13,062 13	2,722 86	14,871 24
52,928 18	172,348 06	290,088 20	790,355 95	914,791 60
—	80,071 32	—	—	7,422 35
—	—	—	—	—
810 00	8,381 84	11,942 17	19,607 27	9,768 59
—	25,091 01	36,898 06	178,795 62	105,496 40
3,545 83	1,808 29	—	800 00	12,807 06
\$4,230,311 50	\$7,047,069 49	\$14,314,902 34	\$37,916,777 87	\$43,891,095 46
No Trust Department	No Trust Department	No Trust Department	\$4,794,326 03	\$14,022 41
			3,489,172 66	36,279 29
			30,067,765 23	199,060 86
			21,177 36	—
			76,678 78	—
			—	—
			473,570 18	5,000 00
			516,171 00	16,198 48
			1,755,326 99	27,533 95
			9,557 10	—
			63,963 65	2,050 00
			\$41,267,708 98	\$300,144 99

		CAMBRIDGE
LIABILITIES		UNIVERSITY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,650,061 74
2	Time deposits of individuals, partnerships and corporations	130,000 00
3	Savings deposits	1,841,936 61
4	Club deposits	15,671 00
5	Deposits of U. S. Government	101,117 44
6	Deposits of states, counties and municipalities	243,259 43
7	Deposits of banks	506,824 96
8	Other deposits (certified, officers' checks, etc.)	121,895 81
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	37,711 82
14	Other liabilities	16,598 96
15	Capital stock Preferred	—
16	Capital stock Common	200,000 00
17	Surplus	450,000 00
18	Guaranty fund	150,000 00
19	Undivided profits	175,318 35
20	Preferred stock retirement fund	—
21	Other capital reserves	61,050 73
22	Total	\$6,701,446 85
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 11, 1927
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	June 30-Dec. 31
33	Number of real estate loans	139
34	Average real estate loan	\$8,427 85
35	Average rate on real estate loans	5.56
36	Percentage of real estate loans to savings deposits	63.60
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$49,881 32
39	Amount of deposits	\$754,801 59
40	Amount of withdrawals	\$666,878 85
41	Net increase	\$137,804 06
42	Number of deposits	6,142
43	Number of withdrawals	3,926
44	Number of accounts opened	331
45	Number of accounts closed	329
46	Net increase in number of accounts	2
47	Number of accounts, December 31, 1965	3,442

CHATHAM	CHELMSFORD	DEDHAM	FALL RIVER		
CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	
\$2,089,378 99	\$3,046,956 65	\$6,114,492 31	\$13,067,985 18	\$13,702,333 02	1
—	108,106 88	911,419 53	1,329,370 02	1,800,407 16	2
1,390,005 35	1,420,333 98	3,953,465 40	15,063,635 53	20,701,873 79	3
3,204 50	16,492 50	104,897 00	32,859 00	183,256 00	4
6,646 85	132,182 76	175,047 88	340,427 84	460,627 16	5
217,224 91	1,132,823 25	1,151,642 99	1,560,996 42	740,591 58	6
42,601 23	—	58,310 62	792,508 75	646,949 96	7
20,156 11	164,588 76	240,102 81	641,436 36	282,603 71	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
9,515 00	148,752 20	144,695 87	368,213 21	320,084 42	12
29,000 00	54,262 89	109,125 76	420,471 85	260,881 98	13
6,021 00	26,782 95	34,006 73	497,967 56	1,151,140 98	14
—	—	—	—	—	15
50,000 00	262,100 00	593,687 50	1,013,100 00	1,116,500 00	16
50,000 00	378,250 00	357,850 00	1,013,100 00	1,015,000 00	17
72,700 00	18,925 00	43,000 00	525,300 00	804,600 00	18
224,037 36	97,034 53	138,571 00	390,524 97	156,773 34	19
—	—	—	—	—	20
19,820 20	39,477 14	184,586 94	858,881 18	547,472 36	21
\$4,230,311 50	\$7,047,069 49	\$14,314,902 34	\$37,916,777 87	\$43,891,095 46	22
No Trust Department	No Trust Department	No Trust Department	\$41,088,388 75	\$298,189 08	23
			179,320 23	733 73	24
			—	—	25
			—	1,222 18	26
			\$41,267,708 98	\$300,144 99	27
			\$8,524,419 69	\$312,938 44	28
			—	—	29
Jan. 15, 1920	Jan. 6, 1958	Jan. 13, 1958	Oct. 2, 1933	Jan. 2, 1920	30
Monthly on 10th	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Apr. 1–Oct. 1	Apr. 15–Oct. 15	Jan. 15–July 15	Jan. 15–July 15	Apr. 15–Oct. 15	32
123	81	166	1,523	1,891	33
\$6,547 06	\$10,373 50	\$10,548 65	\$7,138 43	\$8,206 54	34
5.37	6.32	5.43	5.68	5.56	35
57.93	59.16	44.29	72.17	74.96	36
3.75	3.50–4.00	3.00	4.00	4.00	37
\$43,826 27	\$38,565 80	\$85,760 90	\$535,398 57	\$700,750 63	38
\$909,208 89	\$972,511 74	\$3,204,519 23	\$5,269,178 11	\$11,451,714 94	39
\$806,178 76	\$814,395 61	\$2,672,616 68	\$4,998,570 02	\$9,717,174 44	40
\$146,856 40	\$196,681 93	\$617,663 45	\$806,006 66	\$2,435,291 13	41
3,932	8,379	36,523	185,711	99,849	42
2,266	4,962	14,793	23,778	47,527	43
222	759	2,256	6,567	5,136	44
233	659	1,056	5,841	3,587	45
111	100	1,200	726	1,549	46
1,754	2,068	8,306	25,986	23,791	47

¹ Decrease.

		FALMOUTH
ASSETS		FALMOUTH TRUST COMPANY
Banking Department		
	Incorporated	June 24, 1959
	Began business	Aug. 7, 1959
1	Cash, clearing and cash items in process of collection	\$132,160 40
2	Balances with banks	332,866 50
3	U. S. Government obligations, direct and fully guaranteed	995,168 87
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	495,005 29
8	Collateral loans	902,883 88
9	Unsecured loans	788,361 62
10	Installment loans	666,203 00
11	Overdrafts	4,932 14
12	Banking house, vaults, furniture and fixtures	43,761 49
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$4,361,343 19
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

FRAMINGHAM	GLOUCESTER	GREENFIELD	HAVERHILL	HYANNIS	
FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	CAPE COD BANK AND TRUST COMPANY	
Mar. 9, 1909	Feb. 20, 1891	Mar. 30, 1912	Feb. 25, 1963	May 24, 1916	
Aug. 15, 1910	Jan. 18, 1892	July 1, 1912	Nov. 18, 1963	July 1, 1916	
\$1,315,369 25	\$721,841 90	\$699,724 27	\$73,878 40	\$1,931,611 15	1
4,215,555 67	1,426,069 46	2,620,028 57	345,829 78	1,905,298 96	2
5,278,567 92	4,379,994 13	3,467,491 52	685,771 00	5,768,109 66	3
5,250,886 05	2,116,344 65	1,164,312 06	4,800 00	3,073,914 92	4
10,000 00	700,000 00	100,056 38	—	124,299 83	5
20,000 00	48,750 00	45,000 00	—	46,500 00	6
20,472,347 46	5,018,237 72	5,085,399 06	800,854 32	3,936,590 83	7
4,476,264 46	2,870,973 46	2,654,711 97	520,092 99	2,551,220 27	8
5,413,616 70	2,113,662 97	981,852 76	395,522 84	5,159,018 79	9
7,410,862 69	2,144,433 96	4,410,272 50	753,148 94	2,241,816 89	10
61,000 30	6,767 01	109 33	2,316 97	6,577 93	11
727,404 57	511,503 49	183,964 84	53,116 95	438,273 25	12
12,019 05	—	—	—	—	13
—	—	—	—	—	14
84,645 53	—	4,500 00	63,761 01	9,024 00	15
144,038 04	—	2,633 76	—	1,733 08	16
64,392 85	24,777 99	4 05	4,226 33	73,918 07	17
\$54,956,970 54	\$22,083,356 74	\$21,420,061 07	\$3,703,319 53	\$27,267,907 63	18
\$18,492 81	\$1,015,140 97	\$2,572,508 59	No Trust Department	\$372,875 23	19
2,600 00	802,763 70	1,928,817 68		43,069 80	20
5,406,858 26	2,147,918 44	7,693,229 49		999,978 75	21
—	87,513 94	69,762 81		2,350 00	22
650 00	—	56,887 59		1,798 81	23
—	—	—		—	24
44,600 00	114,448 21	197,702 00		105,368 95	25
26,250 99	199,274 49	265,457 11		39,053 50	26
544,276 87	679,033 12	1,875,101 76		444,486 21	27
6,602 20	17,110 00	126,748 27		28,146 87	28
42,455 28	491 61	196,870 19		—	29
\$6,092,786 41	\$5,063,694 48	\$14,983,085 49		\$2,037,128 12	30

		FALM
LIABILITIES		FALMOUTH TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,289,850 58
2	Time deposits of individuals, partnerships and corporations	13,000 00
3	Savings deposits	1,140,002 60
4	Club deposits	5,089 00
5	Deposits of U. S. Government	113,598 08
6	Deposits of states, counties and municipalities	200,635 16
7	Deposits of banks	58,074 65
8	Other deposits (certified, officers' checks, etc.)	53,948 35
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	87,232 50
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	—
15	Capital stock Preferred	—
16	Capital stock Common	150,000 00
17	Surplus	100,000 00
18	Guaranty fund	9,275 64
19	Undivided profits	101,944 06
20	Preferred stock retirement fund	—
21	Other capital reserves	38,692 57
22	Total	\$4,361,343 19
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Aug. 2, 1959
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Feb. 15-Aug. 15
33	Number of real estate loans	59
34	Average real estate loan	\$7,838 00
35	Average rate on real estate loans	5.73
36	Percentage of real estate loans to savings deposits	40.57
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.50-4.00
38	Amount of interest paid	\$30,373 80
39	Amount of deposits	\$1,116,117 76
40	Amount of withdrawals	\$899,877 82
41	Net increase	\$246,613 74
42	Number of deposits	4,971
43	Number of withdrawals	2,854
44	Number of accounts opened	454
45	Number of accounts closed	303
46	Net increase in number of accounts	151
47	Number of accounts, December 31, 1965	1,288

FRAMINGHAM	GLOUCESTER	GREENFIELD	HAVERHILL	HYANNIS	
FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	CAPE COD BANK AND TRUST COMPANY	
\$18,873,381 38	\$8,539,527 05	\$7,371,757 10	\$1,529,373 49	\$13,630,991 05	1
1,225,206 36	639,504 30	965,682 00	70,010 00	112,937 00	2
20,076,977 66	7,687,827 97	7,287,856 33	1,405,571 19	6,504,993 67	3
249,184 86	64,212 50	15,801 50	16,354 50	31,735 65	4
625,700 67	113,838 03	343,594 46	54,587 16	72,180 93	5
5,088,280 06	1,394,090 27	1,248,685 35	134,759 95	1,926,203 58	6
529,796 50	499,806 50	515,644 50	12,905 56	1,040,057 71	7
1,959,369 38	148,264 52	556,062 98	16,030 03	782,930 41	8
—	—	—	4,778 25	—	9
109,706 59	—	—	—	—	10
—	—	—	—	—	11
720,326 75	192,115 28	215,996 91	63,070 01	228,257 59	12
271,030 58	196,009 24	217,650 16	62,961 25	185,500 00	13
627,727 21	305,569 08	388,681 02	23,359 19	166,362 12	14
—	—	—	—	—	15
1,875,000 00	600,000 00	500,000 00	150,000 00	600,000 00	16
1,525,000 00	600,000 00	500,000 00	75,000 00	700,000 00	17
607,500 00	400,000 00	500,000 00	4,333 63	350,000 00	18
135,313 22	291,494 40	525,230 12	56,465 92	576,635 95	19
—	—	—	—	—	20
457,469 32	411,097 60	267,418 64	23,759 40	359,121 97	21
\$54,956,970 54	\$22,083,356 74	\$21,420,061 07	\$3,703,319 53	\$27,267,907 63	22
—	—	—	—	—	—
\$5,909,106 20	\$4,990,341 26	\$14,833,261 02	No Trust	\$2,029,860 69	23
43,680 21	73,313 18	138,918 39	Department	7,267 43	24
—	—	—	—	—	25
140,000 00	40 04	10,906 08	—	—	26
\$6,092,786 41	\$5,063,694 48	\$14,983,035 49	—	\$2,037,128 12	27
—	—	—	—	—	—
\$365,242 43	\$2,195,328 30	\$2,607,270 45	—	\$9,510 37	28
—	—	—	—	—	29
Aug. 15, 1910	Jan. 5, 1909	July 1, 1912	Nov. 18, 1963	July 1, 1916	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
May 15–Nov. 15	Apr. 1–Oct. 1	Mar. 1–Sept. 1	Jan. 15–July 15	Jan. 10–July 10	32
1,008	642	656	74	494	33
\$14,363 84	\$6,364 03	\$7,752 13	\$10,676 54	\$7,703 97	34
5.46	5.67	5.07	4.60	5.72	35
72.12	53.15	69.78	56.21	58.51	36
—	—	—	—	—	—
4.00	4.00	3.50–4.00	3.75	4.00	37
\$680,155 32	\$230,292 41	\$260,894 50	\$35,277 04	\$183,001 50	38
\$12,306,667 30	\$4,601,384 83	\$2,177,562 70	\$1,173,396 68	\$4,383,608 79	39
\$10,912,876 71	\$3,499,399 24	\$1,825,288 79	\$989,367 73	\$3,243,420 38	40
\$2,073,945 91	\$1,332,278 00	\$613,168 41	\$219,305 99	\$1,323,189 91	41
93,184	36,971	11,869	11,836	22,422	42
52,670	19,266	7,221	4,082	13,962	43
4,814	1,624	692	654	2,206	44
3,446	1,471	563	308	1,677	45
1,368	153	129	346	529	46
24,322	10,388	5,391	1,778	7,859	47

		LAWRENCE
ASSETS		ARLINGTON TRUST COMPANY
Banking Department		
	Incorporated	Oct. 13, 1910
	Began business	Oct. 17, 1910
1	Cash, clearing and cash items in process of collection	\$1,810,167 33
2	Balances with banks	10,080,188 56
3	U. S. Government obligations, direct and fully guaranteed	14,148,348 12
4	State, county and municipal obligations	1,559,711 19
5	Other bonds, notes and debentures	—
6	Corporate stocks	17,000 00
7	Real estate loans	25,061,853 55
8	Collateral loans	10,266,222 85
9	Unsecured loans	10,454,594 02
10	Installment loans	14,509,069 46
11	Overdrafts	12,216 49
12	Banking house, vaults, furniture and fixtures	642,993 49
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	17,308 74
16	Interest accrued but not collected	42,424 41
17	Other assets	7,491 60
18	Total	\$88,629,589 81
Trust Department		
19	Government, state and municipal bonds	\$8,830 00
20	Other bonds	223,475 48
21	Stocks	1,690,002 58
22	Loans on real estate	2,475 00
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	—
26	Deposits subject to check	46,238 28
27	Other bank deposits	694,343 32
28	Tangible personal property	—
29	Other assets	312 00
30	Total	\$2,665,676 66

LEXINGTON	LYNN		MALDEN	MARBLEHEAD	
LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	
Jan. 8, 1914	July 18, 1904	Apr. 20, 1887	June 3, 1896	Jan. 18, 1965	
Apr. 21, 1914	Aug. 19, 1904	Dec. 1, 1888	Dec. 1, 1896	May 17, 1965	
\$607,907 37	\$2,653,491 34	\$576,319 78	\$1,063,045 19	\$36,828 17	1
598,981 36	2,775,532 23	742,613 95	6,079,067 11	133,483 14	2
4,230,597 97	5,340,672 29	1,525,346 10	5,819,087 69	120,638 72	3
2,723,087 44	3,376,915 41	85,364 60	—	—	4
—	232,368 75	124,008 00	23,015 77	—	5
20,060 00	614,058 02	118,061 64	134,323 23	—	6
3,030,827 86	15,519,931 13	410,743 93	677,636 87	224,548 53	7
1,360,580 83	5,122,664 38	645,835 00	5,690,199 66	480,205 21	8
6,001,035 67	11,660,690 39	2,277,970 35	10,208,214 00	986,437 40	9
2,175,749 50	10,638,419 93	1,732,897 11	2,764,771 84	317,756 19	10
1,818 68	10,677 94	5,587 44	43,656 52	484 96	11
389,725 89	605,975 00	14,773 10	445,614 00	255,542 09	12
—	—	—	—	—	13
—	—	—	—	—	14
5,491 26	7,713 28	—	28,187 86	7,061 49	15
67,307 11	46,478 18	—	75,610 43	4,826 98	16
17,353 85	84,743 52	27,800 94	232,662 95	—	17
\$21,230,524 79	\$58,690,331 79	\$8,287,321 94	\$33,285,093 12	\$2,567,812 88	18
No Trust Department	\$1,379,111 88	\$810,040 90	\$3,206,531 40	No Trust Department	19
	448,359 14	42,459 88	2,262,859 95		20
	2,882,934 53	2,379,676 12	12,819,483 74		21
	—	22,000 00	53,709 26		22
	4,623 64	—	197,321 51		23
	—	—	—		24
	330,500 00	65,200 00	74,620 91		25
	259,294 18	231,957 03	775,810 09		26
	965,999 11	676,568 56	580,815 45		27
	—	—	21,831 10		28
	240 00	18,114 25	648,662 26		29
	\$6,271,062 48	\$4,246,016 74	\$20,641,645 67		30

		LAWRENCE
LIABILITIES		ARLINGTON TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$23,458,619 46
2	Time deposits of individuals, partnerships and corporations	8,248,832 21
3	Savings deposits	31,753,822 71
4	Club deposits	563,544 50
5	Deposits of U. S. Government	1,435,716 75
6	Deposits of states, counties and municipalities	9,189,551 43
7	Deposits of banks	2,134,570 83
8	Other deposits (certified, officers' checks, etc.)	3,364,822 93
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	1,540,771 42
13	Accrued for taxes, interest, expenses, etc.	148,876 22
14	Other liabilities	1,079,609 09
15	Capital stock Preferred	—
16	Capital stock Common	1,250,000 00
17	Surplus	1,300,000 00
18	Guaranty fund	1,020,000 00
19	Undivided profits	434,145 19
20	Preferred stock retirement fund	—
21	Other capital reserves	1,706,707 07
22	Total	\$88,629,589 81
Trust Department		
23	As trustee, executor, administrator, etc.	\$2,653,211 43
24	Income	12,465 23
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$2,665,676 66
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Jan. 2, 1914
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 1—July 1
33	Number of real estate loans	1,668
34	Average real estate loan	\$13,149 24
35	Average rate on real estate loans	5.51
36	Percentage of real estate loans to savings deposits	69.07
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$1,137,777 14
39	Amount of deposits	\$23,875,668 89
40	Amount of withdrawals	\$23,566,651 77
41	Net increase	\$1,446,794 26
42	Number of deposits	124,116
43	Number of withdrawals	61,913
44	Number of accounts opened	6,496
45	Number of accounts closed	6,286
46	Net increase in number of accounts	210
47	Number of accounts, December 31, 1965	30,969

LEXINGTON	LYNN		MALDEN	MARBLEHEAD	
LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	
\$11,058,452 82	\$29,030,213 72	\$4,322,353 65	\$22,883,698 57	\$1,062,980 77	1
85,000 00	4,000 00	408,481 55	6,000 00	10,315 00	2
3,523,122 89	14,795,737 66	1,068,931 92	1,277,679 55	695,387 48	3
82,407 50	143,838 25	—	131,308 75	2,114 00	4
543,856 36	779,112 99	69,088 15	776,190 25	25,281 77	5
2,312,736 96	1,754,647 14	358,806 08	1,181,238 17	—	6
550,477 04	1,855,025 39	190,827 26	672,709 13	25,000 00	7
260,377 41	2,484,479 82	24,216 62	2,554,368 49	13,740 78	8
500,000 00	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
178,218 51	1,400,285 90	160,570 65	312,987 39	41,543 31	12
80,368 01	285,158 07	—	178,636 94	—	13
90,966 15	871,373 10	—	387,520 11	—	14
—	—	—	—	—	15
400,000 00	1,001,000 00	300,000 00	660,000 00	375,000 00	16
700,000 00	1,200,000 00	400,000 00	1,100,000 00	255,000 00	17
250,000 00	368,118 31	80,700 00	200,000 00	965 00	18
327,930 15	1,494,315 59	802,567 75	338,211 35	60,484 77	19
—	—	—	—	—	20
286,610 99	1,223,025 85	100,778 31	624,544 42	—	21
\$21,230,524 79	\$58,690,331 79	\$8,287,321 94	\$33,285,093 12	\$2,567,812 88	22
No Trust Department	\$6,135,109 67 135,952 81	\$4,021,991 44 224,025 30	\$20,313,759 50 231,651 62	No Trust Department	23
	—	—	96,234 55		24
					25
					26
	\$6,271,062 48	\$4,246,016 74	\$20,641,645 67		27
	\$1,698,230 80	—	\$5,292,833 95		28
	—	—	—		29
Apr. 21, 1914	Dec. 1, 1933	Jan. 2, 1934	Sept. 23, 1923	May 17, 1965	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
June 30-Dec. 31	Apr. 15-Oct. 15	Apr. 1-Oct. 1	Jan. 15-July 15	Jan. 15-July 15	32
180	868	42	143	6	33
\$12,269 47	\$12,994 03	\$9,779 62	\$4,738 72	\$37,424 76	34
5.11	5.14	5.22	5.17	6.35	35
62.69	76.23	38.43	53.04	32.29	36
3.00	4.00	3.50	1.00	4.00	37
\$87,060 10	\$466,328 35	\$34,057 02	\$12,184 26	\$9,150 10	38
\$2,887,475 56	\$4,848,872 85	\$365,737 66	\$757,924 20	\$852,130 70	39
\$2,703,075 44	\$3,149,505 30	\$331,365 88	\$1,009,001 81	\$165,893 32	40
\$271,460 22	\$2,165,695 90	\$68,428 80	¹ \$238,893 35	\$695,387 48	41
18,443	72,666	1,733	6,985	1,845	42
12,353	45,431	1,017	4,290	543	43
1,384	4,602	125	322	701	44
1,244	2,533	104	628	29	45
140	2,069	21	¹ 306	672	46
6,017	22,580	868	3,702	672	47

¹Decrease.

		MEDFORD
ASSETS		DEPOSITORS TRUST COMPANY
Banking Department		
	Incorporated	Oct. 20, 1953
	Began business	Feb. 16, 1954
1	Cash, clearing and cash items in process of collection	\$470,687 58
2	Balances with banks	1,547,204 36
3	U. S. Government obligations, direct and fully guaranteed	949,375 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	1,380,671 01
8	Collateral loans	1,445,394 16
9	Unsecured loans	1,816,092 53
10	Installment loans	1,506,549 90
11	Overdrafts	2,335 07
12	Banking house, vaults, furniture and fixtures	227,501 63
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	11,467 67
18	Total	\$9,357,278 91
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

MELROSE	MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	
MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF NEEDHAM	
Jan. 19, 1916	May 18, 1916	Nov. 14, 1958	Aug. 20, 1916	Dec. 2, 1960	
Jan. 24, 1916	July 1, 1916	Mar. 12, 1959	Sept. 5, 1916	May 8, 1961	1
\$279,453 53	\$394,803 41	\$146,290 60	\$1,268,281 07	\$91,478 06	2
1,278,314 93	771,905 78	430,927 25	2,067,992 47	570,079 81	3
2,318,446 15	4,260,497 27	1,385,816 59	5,277,647 38	900,091 89	4
1,725,396 25	1,197,829 09	—	344,230 28	—	5
—	142,537 00	—	—	50,000 00	6
—	3,000 00	—	59,871 92	—	7
1,624,465 38	2,784,536 83	817,366 76	1,769,140 17	237,496 73	8
2,128,179 52	930,494 08	798,521 47	1,674,978 98	198,302 57	9
2,009,606 89	1,098,845 46	439,245 00	716,445 20	344,514 94	10
1,332,980 02	1,956,080 99	491,372 37	3,667,574 57	769,012 90	11
6,929 25	2,313 37	1,917 99	9,799 51	3,171 41	12
310,345 28	74,900 00	235,999 35	99,787 27	62,327 55	13
—	—	—	—	—	14
6,128 85	—	16,908 59	849 92	5,585 43	15
37,299 40	—	14,526 48	—	—	16
4,159 12	11,447 58	2,719 45	—	2,224 41	17
\$13,061,704 57	\$13,629,190 86	\$4,781,611 90	\$16,956,598 74	\$3,234,285 70	18
No Trust Department	\$94,203 67	No Trust Department	No Trust Department	No Trust Department	19
	93,855 26				20
	877,516 74				21
	8,805 48				22
	1,650 00				23
	—				24
	13,325 00				25
	36,411 56				26
	111,147 52				27
	105 00				28
	6 00				29
	\$1,237,026 23				30

		MEDFORD
LIABILITIES		DEPOSITORS TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$4,372,274 76
2	Time deposits of individuals, partnerships and corporations	360,000 00
3	Savings deposits	1,953,346 23
4	Club deposits	62,060 00
5	Deposits of U. S. Government	69,289 01
6	Deposits of states, counties and municipalities	1,239,826 45
7	Deposits of banks	218,947 60
8	Other deposits (certified, officers' checks, etc.)	105,498 86
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	122,899 24
13	Accrued for taxes, interest, expenses, etc.	84,942 79
14	Other liabilities	23,036 15
15	Capital stock Preferred	—
16	Capital stock Common	396,000 00
17	Surplus	214,600 00
18	Guaranty fund	28,381 28
19	Undivided profits	70,962 96
20	Preferred stock retirement fund	—
21	Other capital reserves	35,213 58
22	Total	\$9,357,278 91
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Feb. 16, 1954
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	87
34	Average real estate loan	\$12,046 10
35	Average rate on real estate loans	5.62
36	Percentage of real estate loans to savings deposits	53.65
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$43,991 19
39	Amount of deposits	\$2,021,965 70
40	Amount of withdrawals	\$1,835,181 64
41	Net increase	\$230,775 25
42	Number of deposits	14,591
43	Number of withdrawals	8,785
44	Number of accounts opened	1,186
45	Number of accounts closed	760
46	Net increase in number of accounts	426
47	Number of accounts, December 31, 1965	3,676

MELROSE	MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	
MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF NEEDHAM	
\$7,551,659 88	\$4,842,654 26	\$2,260,794 61	\$7,653,922 01	\$1,786,922 52	1
—	—	40,000 00	20,000 00	—	2
2,088,741 82	5,913,284 87	1,216,866 18	3,341,559 24	691,686 20	3
52,207 00	42,296 00	8,038 00	84,268 50	4,144 00	4
414,352 70	311,580 06	70,955 94	211,428 55	45,819 97	5
247,892 06	729,561 19	401,368 17	1,666,812 91	99,184 21	6
406,998 39	480,316 35	61,929 59	901,441 65	10,000 00	7
751,639 62	97,721 48	48,974 36	974,240 70	30,044 97	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
130,209 51	—	51,451 91	356,823 85	49,382 95	12
89,802 67	—	3,280 56	93,573 00	1,333 77	13
70,952 90	84,392 40	4,375 00	19,200 00	—	14
—	—	—	—	—	15
240,000 00	300,000 00	312,500 00	320,000 00	250,000 00	16
660,000 00	300,000 00	193,294 26	400,000 00	175,000 00	17
165,000 00	283,000 00	15,523 36	202,900 00	5,117 17	18
49,062 62	168,384 25	72,760 93	572,902 82	62,410 03	19
—	—	—	—	—	20
143,185 40	76,000 00	19,499 03	137,525 51	23,239 91	21
\$13,061,704 57	\$13,629,190 86	\$4,781,611 90	\$16,956,598 74	\$3,234,285 70	22
No Trust Department	\$1,223,664 24 13,361 99 —	No Trust Department	No Trust Department	No Trust Department	23 24 25 26
	\$1,237,026 23				27
	— —				28 29
Jan. 24, 1916 Monthly on 1st Jan. 15–July 15 138 \$11,771 48 5.11 77.77	July 1, 1916 Monthly on 1st Jan. 10–July 10 467 \$5,962 60 5.45 47.08	May 12, 1959 Monthly on 1st Jan. 2–July 1 55 \$11,698 83 5.55 52.87	Sept. 5, 1916 Monthly on 1st Mar. 10–Sept. 10 272 \$6,336 93 5.13 51.58	May 8, 1961 Monthly on 1st Apr. 1–Oct. 1 17 \$13,970 40 5.05 34.33	30 31 32 33 34 35 36
3.00 \$51,601 22 \$1,382,325 77 \$1,326,350 92 \$107,576 07 13,220 8,470 715 705 10 4,851	3.50–4.00 \$205,831 22 \$2,594,380 05 \$2,291,308 91 \$508,902 36 17,778 10,934 855 706 149 6,071	3.00 \$28,688 68 \$821,524 12 \$837,486 05 \$12,726 75 4,150 3,994 510 272 238 1,513	3.00 \$86,969 01 \$1,817,468 32 \$1,756,614 58 \$147,822 75 16,639 9,314 959 863 96 6,028	3.00 \$16,277 74 \$546,229 23 \$434,810 04 \$127,696 93 3,888 3,240 331 236 95 1,169	37 38 39 40 41 42 43 44 45 46 47

		NEWTON
ASSETS		GARDEN CITY TRUST COMPANY
Banking Department		
	Incorporated	July 15, 1959
	Began business	Nov. 2, 1959
1	Cash, clearing and cash items in process of collection	\$383,707 24
2	Balances with banks	1,648,821 93
3	U. S. Government obligations, direct and fully guaranteed	1,756,941 53
4	State, county and municipal obligations	1,807,593 30
5	Other bonds, notes and debentures	614,350 00
6	Corporate stocks	190,000 00
7	Real estate loans	2,630,431 81
8	Collateral loans	3,695,997 00
9	Unsecured loans	4,701,001 41
10	Installment loans	1,304,834 68
11	Overdrafts	27,650 15
12	Banking house, vaults, furniture and fixtures	205,360 41
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	15,407 97
16	Interest accrued but not collected	27,788 57
17	Other assets	18,618 55
18	Total	\$19,028,504 55
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	Sept. 10, 1907	Oct. 9, 1909	
June 26, 1959	July 11, 1895	Dec. 15, 1915	Sept. 30, 1907	Oct. 12, 1909	
\$381,736 07	\$1,700,129 96	\$3,212,325 22	\$1,229,616 68	\$3,741,066 08	1
481,851 11	2,007,342 71	1,965,726 61	3,220,450 87	2,939,700 05	2
1,496,581 82	5,111,550 15	6,373,253 52	8,251,660 86	5,098,852 33	3
—	4,544,792 63	2,612,503 09	587,789 74	1,037,042 50	4
1,001,576 10	359,800 00	—	—	20,000 00	5
—	8,000 00	57,000 00	18,515 01	75,759 67	6
397,541 22	5,173,805 60	3,882,662 93	2,405,700 25	3,198,403 00	7
673,204 70	6,727,401 00	3,533,137 65	4,682,332 82	4,043,998 29	8
998,757 85	3,546,696 10	2,547,022 94	4,889,846 06	9,117,469 65	9
1,707,553 77	4,138,788 45	3,045,511 13	9,504,183 16	2,799,475 15	10
10,774 84	11,739 67	4,151 15	27,702 46	14,673 73	11
318,955 51	452,817 11	345,771 99	822,261 64	300,000 00	12
—	—	—	—	—	13
—	—	—	—	—	14
8,381 77	23,834 21	40,766 62	14,942 63	—	15
9,243 75	135,002 37	148 99	—	—	16
1,365 00	37,604 17	4,435 15	89,017 93	—	17
\$7,487,523 51	\$33,979,304 13	\$27,624,416 99	\$35,744,020 11	\$32,386,440 45	18
No Trust Department	\$3,205,134 25	No Trust Department	\$195,245 32	\$2,875,618 72	19
	1,758,095 40		1,052,797 36	2,058,878 29	20
	6,649,597 61		3,498,724 40	10,130,387 29	21
	87,309 03		37,518 71	—	22
	—		103,842 00	—	23
	—		—	—	24
	66,164 33		141,050 00	258,837 06	25
	495,852 70		175,170 05	372,438 88	26
	1,174,599 93		2,043,424 88	1,392,016 72	27
	—		12,992 03	4,844 50	28
	40,770 50		8,521 84	46,986 08	29
	\$13,477,523 75		\$7,269,286 59	\$17,140,007 54	30

		NEWTON
LIABILITIES		GARDEN CITY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$8,952,461 54
2	Time deposits of individuals, partnerships and corporations	2,742,331 00
3	Savings deposits	2,997,569 50
4	Club deposits	15,831 50
5	Deposits of U. S. Government	417,872 11
6	Deposits of states, counties and municipalities	1,031,000 00
7	Deposits of banks	541,522 12
8	Other deposits (certified, officers' checks, etc.)	338,272 16
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	113,272 36
13	Accrued for taxes, interest, expenses, etc.	45,416 56
14	Other liabilities	65 00
15	Capital stock Preferred	—
16	Capital stock Common	712,950 00
17	Surplus	835,501 00
18	Guaranty fund	23,500 00
19	Undivided profits	87,237 10
20	Preferred stock retirement fund	—
21	Other capital reserves	173,702 60
22	Total	\$19,028,504 55
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Nov. 2, 1959
31	Deposits draw interest from	Monthly on 5th
32	Interest is payable	June 15-Dec. 15
33	Number of real estate loans	47
34	Average real estate loan	\$30,941 72
35	Average rate on real estate loans	5.91
36	Percentage of real estate loans to savings deposits	48.51
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$92,024 98
39	Amount of deposits	\$932,476 12
40	Amount of withdrawals	\$358,586 14
41	Net increase	\$665,914 96
42	Number of deposits	2,712
43	Number of withdrawals	1,504
44	Number of accounts opened	1,262
45	Number of accounts closed	483
46	Net increase in number of accounts	779
47	Number of accounts, December 31, 1965	3,662

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
\$1,932,796 02	\$15,111,131 08	\$13,609,065 70	\$17,495,463 47	\$15,637,518 69	1
402,926 60	575,500 00	—	165,000 00	1,000,000 00	2
979,151 80	10,366,953 84	6,826,512 10	6,386,957 78	5,917,246 24	3
14,123 50	83,959 50	133,657 50	37,068 50	—	4
98,438 91	684,254 37	453,862 52	336,071 16	287,509 07	5
2,966,518 94	1,561,235 43	1,044,513 80	4,629,146 20	1,359,817 77	6
2,449 36	722,252 43	784,687 15	1,073,323 44	1,954,172 88	7
173,461 36	368,708 80	459,656 15	1,646,346 27	404,108 77	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
176,893 51	416,855 64	352,431 58	630,000 00	325,504 26	12
85,940 65	73,271 23	124,178 39	106,634 74	9,088 69	13
—	595 00	1,334,583 80	58,224 77	2,284,474 05	14
—	—	—	—	200,000 00	15
300,000 00	910,000 00	400,000 00	600,000 00	300,000 00	16
300,000 00	1,450,000 00	1,000,000 00	1,100,000 00	1,150,000 00	17
8,911 29	396,000 00	500,000 00	390,000 00	380,000 00	18
24,250 80	768,188 62	360,098 21	377,829 19	560,535 19	19
—	—	—	—	—	20
21,660 77	490,398 19	241,170 09	711,954 59	616,464 84	21
\$7,487,523 51	\$33,979,304 13	\$27,624,416 99	\$35,744,020 11	\$32,386,440 45	22
No Trust Department	\$13,337,266 27 113,657 48 — 26,600 00	No Trust Department	\$7,115,957 72 148,328 87 — 5,000 00	\$16,891,200 03 248,807 51 — —	23 24 25 26
	\$13,477,523 75		\$7,269,286 59	\$17,140,007 54	27
	\$8,289,043 50		\$678,588 01	\$10,361,681 51	28 29
June 26, 1959	Sept. 1, 1923	Dec. 15, 1915	Mar. 28, 1912	May 27, 1919	30
Monthly on 1st	Date of deposit	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 10–July 10	Quarterly*	Apr. 15–Oct. 15	2d Mon. June–Dec.	May 1–Nov. 1	32
21	533	417	414	212	33
\$17,242 43	\$8,618 27	\$9,482 00	\$5,810 70	\$12,221 67	34
8.49	5.32	5.38	5.54	5.29	35
36.98	44.31	57.92	37.67	43.79	36
4.00	3.50	3.00	3.00	4.00	37
\$28,686 01	\$312,187 43	\$180,946 05	\$161,904 16	\$210,082 25	38
\$1,267,493 09	\$7,030,138 80	\$3,425,490 87	\$4,663,425 55	\$2,359,974 89	39
\$1,415,701 36	\$4,489,232 45	\$3,378,628 16	\$4,457,958 38	\$1,972,220 55	40
¹ \$119,522 26	\$2,853,093 78	\$227,808 76	\$367,371 33	\$597,836 59	41
7,661	32,327	31,626	31,059	13,584	42
3,297	15,380	17,923	21,897	7,593	43
796	3,452	1,634	2,617	801	44
301	1,528	1,635	2,541	633	45
495	1,924	11	76	168	46
1,788	9,974	10,961	11,989	4,265	47

¹ Decrease.

* Mar. 31–June 30–Sept. 30–Dec. 31.

		SAUGUS
ASSETS		SAUGUS BANK AND TRUST COMPANY
Banking Department		
	Incorporated	Apr. 13, 1928
	Began business	June 15, 1928
1	Cash, clearing and cash items in process of collection	\$335,314 49
2	Balances with banks	629,158 53
3	U. S. Government obligations, direct and fully guaranteed	2,548,408 68
4	State, county and municipal obligations	504,916 43
5	Other bonds, notes and debentures	10,001 00
6	Corporate stocks	9,561 08
7	Real estate loans	2,699,111 62
8	Collateral loans	540,258 74
9	Unsecured loans	1,078,781 81
10	Installment loans	1,382,240 39
11	Overdrafts	170 91
12	Banking house, vaults, furniture and fixtures	185,199 24
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$9,923,122 92
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SAFE DEPOSIT BANK AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
Apr. 20, 1961 Sept. 15, 1961 \$74,249 16 119,490 12 972,467 18 50,945 00 5,000 00 — 86,593 29 131,865 59 354,969 60 2,094,524 24 914 94 148,289 26 — — — 8,305 83 \$4,047,614 21	Apr. 17, 1959 Sept. 30, 1959 \$166,394 39 362,817 46 912,662 19 202,389 24 279,895 31 11,746 81 1,048,689 16 409,603 21 266,045 01 524,057 20 679 96 39,414 25 — — 4,528 40 157 91 — \$4,229,080 50	June 18, 1885 June 1, 1886 \$8,399,282 46 9,295,447 18 12,463,788 03 7,097,614 21 1,149,636 72 194,001 00 8,942,774 57 20,740,609 18 16,460,042 22 6,247,826 47 78,691 68 2,021,321 63 — — 33,394 73 276,450 16 98,478 55 \$93,499,358 79	Jan. 5, 1906 Jan. 6, 1906 \$12,744,066 62 11,650,915 55 21,007,238 64 20,179,260 60 138,567 00 353,551 00 11,859,859 84 12,005,306 47 19,489,801 10 31,962,200 39 8,824 87 2,681,355 54 178,038 65 — 22,762 91 654,255 26 274,987 30 \$145,210,991 74	Feb. 16, 1917 Mar. 19, 1917 \$1,798,102 89 906,968 54 3,936,626 20 2,258,993 01 322,907 75 32,400 00 3,530,454 51 1,494,128 20 2,255,562 75 3,670,765 59 9,472 82 238,423 52 54,266 57 — 16,915 13 — 1,860 89 \$20,527,848 37	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
No Trust Department	No Trust Department	\$18,192,685 97 15,598,240 03 64,709,067 23 751,623 64 63,975 95 — 437,224 83 2,155,644 56 3,819,252 34 17,394 45 598,638 41 \$106,343,747 41	\$18,595,873 37 11,467,510 68 45,095,285 93 344,700 70 256,914 59 — 468,172 21 1,083,332 96 3,847,325 15 34,861 36 68,518 53 \$81,262,495 48	\$5,964 38 80,852 28 187,283 97 — — — 9,611 00 23,440 82 58,025 00 — 2,255 75 \$367,433 20	

		SAUGUS
LIABILITIES		SAUGUS BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$3,274,573 88
2	Time deposits of individuals, partnerships and corporations	155,000 00
3	Savings deposits	4,292,657 08
4	Club deposits	55,498 50
5	Deposits of U. S. Government	165,355 30
6	Deposits of states, counties and municipalities	473,861 00
7	Deposits of banks	221,442 28
8	Other deposits (certified, officers' checks, etc.)	104,066 66
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	167,339 89
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	303,986 91
15	Capital stock Preferred	—
16	Capital stock Common	175,000 00
17	Surplus	200,000 00
18	Guaranty fund	140,050 00
19	Undivided profits	160,791 42
20	Preferred stock retirement fund	—
21	Other capital reserves	33,500 00
22	Total	\$9,923,122 92
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 15, 1928
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Quarterly on 10th*
33	Number of real estate loans	297
34	Average real estate loan	\$9,003 98
35	Average rate on real estate loans	5.41
36	Percentage of real estate loans to savings deposits	62.30
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$134,200 55
39	Amount of deposits	\$3,282,656 50
40	Amount of withdrawals	\$2,600,497 12
41	Net increase	\$816,359 93
42	Number of deposits	25,062
43	Number of withdrawals	16,272
44	Number of accounts opened	1,286
45	Number of accounts closed	895
46	Net increase in number of accounts	391
47	Number of accounts, December 31, 1965	8,206

* Jan.-Apr.-July-Oct.

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SAFE DEPOSIT BANK AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
\$1,474,405 14	\$1,435,342 48	\$54,110,712 07	\$79,049,052 87	\$8,687,187 61	1
170,000 00	66,655 35	1,003,159 31	2,851,559 99	172,000 00	2
1,442,423 19	1,477,201 52	14,625,407 25	27,677,535 03	5,782,302 91	3
6,740 00	17,632 00	146,408 00	238,237 00	95,243 75	4
128,961 17	143,567 28	2,371,950 59	3,358,457 41	151,341 71	5
43,816 76	355,899 82	3,304,233 54	6,212,372 40	1,980,435 27	6
10,000 00	220,491 98	2,506,228 37	2,489,730 36	705,046 97	7
86,653 16	26,810 28	3,644,808 18	4,467,593 57	546,889 20	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
175,589 17	39,905 10	689,625 87	2,534,594 94	351,263 11	12
—	27,497 61	512,387 13	918,861 54	103,829 28	13
68,520 56	6,525 38	745,179 93	705,197 23	29,750 92	14
—	—	—	—	—	15
200,000 00	168,000 00	2,750,000 00	2,925,000 00	300,000 00	16
125,000 00	118,800 00	3,000,000 00	4,600,000 00	500,000 00	17
11,000 00	14,000 00	726,126 00	510,254 82	285,300 00	18
70,369 84	79,524 62	1,865,210 16	3,790,170 86	570,644 75	19
—	—	—	—	—	20
34,135 22	31,227 08	1,497,922 39	2,882,373 72	266,612 89	21
\$4,047,614 21	\$4,229,080 50	\$93,499,358 79	\$145,210,991 74	\$20,527,848 37	22
No Trust Department	No Trust Department	\$105,165,497 05	\$80,363,868 60	\$363,337 95	23
		1,174,111 30	897,593 33	4,095 25	24
		—	—	—	25
		4,139 06	1,033 55	—	26
		\$106,343,747 41	\$81,262,495 48	\$367,433 20	27
		\$32,738,959 48	\$21,260,164 87	—	28
		—	\$211,463 06	—	29
Sept. 15, 1961	Sept. 30, 1959	Jan. 2, 1948	Jan. 22, 1947	Oct. 1, 1919	30
Monthly on 1st	Monthly on 5th	Monthly on 1st	Date of deposit	Monthly on 1st	31
Jan. 2–July 1	Jan. 15–July 15	Quarterly on 1st*	Quarterly†	Jan. 2–July 1	32
10	108	546	767	532	33
\$8,659 33	\$7,674 15	\$11,400 93	\$8,521 02	\$6,496 05	34
4.19	5.69	5.13	5.06	5.43	35
6.00	56.10	42.56	23.61	59.77	36
3.00–4.00	4.00	3.00	3.00	4.00	37
\$39,130 39	\$40,166 43	\$406,483 71	\$813,654 40	\$193,588 47	38
\$1,321,480 86	\$911,489 67	\$6,738,563 21	\$19,377,207 60	\$2,453,183 45	39
\$1,151,233 04	\$666,340 79	\$6,777,879 63	\$17,160,645 18	\$2,018,617 07	40
\$209,378 21	\$285,315 31	\$367,167 29	\$3,030,216 82	\$628,154 85	41
8,140	5,665	60,312	185,135	15,945	42
4,698	2,413	29,259	105,522	8,303	43
707	380	3,957	8,244	1,067	44
534	214	3,689	6,081	909	45
173	166	268	2,163	158	46
2,326	1,566	17,500	34,102	5,180	47

*Jan.–Apr.–July–Oct.

†Mar. 31–June 30–Sept. 30–Dec. 31.

		WAKEFIELD
ASSETS		SURETY BANK AND TRUST COMPANY
Banking Department		
	Incorporated	June 7, 1960
	Began business	Dec. 7, 1960
1	Cash, clearing and cash items in process of collection	\$212,273 73
2	Balances with banks	999,347 51
3	U. S. Government obligations, direct and fully guaranteed	405,132 22
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	79,947 74
6	Corporate stocks	—
7	Real estate loans	430,371 77
8	Collateral loans	530,333 86
9	Unsecured loans	1,015,691 91
10	Installment loans	924,333 93
11	Overdrafts	23,656 49
12	Banking house, vaults, furniture and fixtures	315,259 92
13	Other real estate owned, directly or indirectly	28,561 11
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	21,225 60
16	Interest accrued but not collected	5,782 06
17	Other assets	91 76
18	Total	\$4,992,009 61
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
June 29, 1916	July 25, 1951	Mar. 22, 1894	Feb. 16, 1917	July 1, 1960	
July 11, 1916	Jan. 21, 1952	July 12, 1894	Mar. 1, 1917	Dec. 1, 1960	
\$460,573 51	\$332,796 88	\$8,128,285 07	\$249,749 64	\$246,805 09	1
1,024,978 39	2,969,943 80	5,441,435 69	814,870 30	2,214,046 49	2
2,210,045 58	2,297,018 14	13,686,273 28	1,392,744 28	2,352,727 28	3
1,328,681 35	1,339,014 44	14,276,683 54	301,715 11	919,062 21	4
—	10,000 00	142,000 00	33,337 75	30,000 00	5
—	66,560 00	414,073 33	16,661 65	—	6
3,069,025 38	2,919,980 63	10,152,284 56	22,719 43	2,035,199 09	7
2,324,718 65	2,324,766 27	11,530,881 30	718,129 15	1,951,484 57	8
1,649,738 54	2,026,677 40	15,217,843 87	1,349,749 46	4,034,650 07	9
2,261,800 28	3,821,356 56	17,301,449 23	2,187,698 15	2,451,725 55	10
375 49	32,902 67	70,019 22	447 87	37,761 89	11
309,637 24	894,544 34	2,154,937 35	99,063 18	146,934 72	12
—	—	—	—	—	13
—	—	—	—	—	14
5,755 25	1,645 11	35,956 65	3,377 64	29,248 88	15
42,322 50	3,965 32	289,236 66	—	31,131 63	16
33,138 49	28,082 49	43,516 70	—	13,815 14	17
\$14,720,790 65	\$19,069,254 05	\$98,884,876 45	\$7,190,263 61	\$16,494,592 61	18
—	—	—	—	—	—
\$79,195 67	No Trust	\$9,987,003 72	\$77,721 25	No Trust	19
81,411 16	Department	3,327,955 69	44,211 47	Department	20
1,073,422 21		17,674,355 93	496,246 81		21
200 00		43,103 72	—		22
—		30,946 61	—		23
—		—	—		24
250 00		807,273 16	5,075 00		25
23,968 10		781,303 01	23,938 03		26
139,435 16		2,245,493 54	172,183 12		27
—		33,187 88	—		28
1,409 00		230,233 40	10 00		29
\$1,399,291 30		\$35,160,856 66	\$819,385 68		30

		WAKEFIELD
LIABILITIES		SURETY BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,421,982 16
2	Time deposits of individuals, partnerships and corporations	80,568 96
3	Savings deposits	1,179,988 45
4	Club deposits	18,735 00
5	Deposits of U. S. Government	75,217 50
6	Deposits of states, counties and municipalities	370,000 00
7	Deposits of banks	42,300 00
8	Other deposits (certified, officers' checks, etc.)	111,095 99
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	70,791 77
13	Accrued for taxes, interest, expenses, etc.	22,359 43
14	Other liabilities	4,691 67
15	Capital stock Preferred	—
16	Capital stock Common	507,500 00
17	Surplus	11,870 30
18	Guaranty fund	8,908 38
19	Undivided profits	—
20	Preferred stock retirement fund	—
21	Other capital reserves	66,000 00
22	Total	\$4,992,009 61
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Dec. 7, 1960
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	33
34	Average real estate loan	\$13,041 56
35	Average rate on real estate loans	5.81
36	Percentage of real estate loans to savings deposits	36.47
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$24,310 49
39	Amount of deposits	\$1,239,988 15
40	Amount of withdrawals	\$1,089,811 33
41	Net increase	\$174,487 31
42	Number of deposits	11,220
43	Number of withdrawals	6,480
44	Number of accounts opened	1,626
45	Number of accounts closed	747
46	Net increase in number of accounts	879
47	Number of accounts, December 31, 1965	3,179

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
\$7,814,849 25	\$8,544,962 05	\$55,717,971 23	\$4,282,525 02	\$6,679,678 65	1
20,000 00	806,438 72	2,900,304 69	10,000 00	1,463,533 36	2
2,641,132 47	4,716,646 18	12,211,189 98	287,033 98	3,834,269 80	3
73,578 50	43,991 00	72,231 00	—	64,538 50	4
325,599 13	200,829 74	2,380,283 09	308,059 01	1,165,484 08	5
1,040,115 49	1,919,640 78	3,527,493 31	531,586 23	769,715 28	6
304,727 12	37,377 35	3,989,389 26	621,334 53	57,483 42	7
712,152 04	261,260 61	936,301 48	92,846 14	303,560 53	8
—	311,052 93	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
193,225 53	355,699 63	1,630,686 72	288,305 84	223,427 70	12
96,311 25	90,500 00	602,044 30	26,845 29	52,516 08	13
66,238 48	—	5,533,078 66	—	26,449 70	14
—	—	—	—	—	15
300,000 00	746,240 00	2,000,000 00	150,000 00	500,000 00	16
550,000 00	550,000 00	4,000,000 00	250,000 00	1,028,760 63	17
142,000 00	54,400 00	598,500 00	2,406 78	26,638 02	18
138,260 06	199,143 54	1,016,742 71	170,662 97	154,892 24	19
—	—	—	—	—	20
302,601 33	231,071 52	1,768,660 02	168,657 82	143,644 62	21
\$14,720,790 65	\$19,069,254 05	\$98,884,876 45	\$7,190,263 61	\$16,494,592 61	22
\$1,320,764 10	No Trust Department	\$34,316,132 08	\$806,983 89	No Trust Department	23
22,929 73		784,529 32	12,401 79		24
—		—	—		25
55,597 47		60,195 26	—		26
\$1,399,291 30		\$35,160,856 66	\$819,385 68		27
—		\$5,123,053 49	\$140,266 15		28
—		\$526,810 77	—		29
Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	Feb. 1, 1960	Dec. 1, 1960	30
Monthly on 1st	Monthly on 1st	Quar. 1st Mon.*	Monthly on 1st	Monthly on 5th	31
May 31–Nov. 30	Jan. 15–July 15	1st Mon. Apr.–Oct.†	Feb. 1–Aug. 1	June 30–Dec. 31	32
195	118	450	—	72	33
\$9,626 85	\$24,745 60	\$10,215 04	—	\$28,266 65	34
5.26	5.63	5.24	—	5.89	35
71.08	61.91	37.64	—	53.08	36
3.00	4.00	3.00–4.00	3.50	3.00–4.00	37
\$68,392 56	\$137,584 95	\$281,657 32	\$7,142 92	\$115,241 36	38
\$1,574,417 60	\$3,590,263 12	\$10,900,279 61	\$206,023 62	\$2,537,529 05	39
\$1,481,514 08	\$2,952,765 45	\$9,416,158 46	\$145,013 40	\$1,939,935 78	40
\$161,296 08	\$775,082 62	\$1,765,778 47	\$68,153 14	\$712,834 63	41
14,967	24,207	53,888	1,933	16,519	42
8,468	19,627	32,774	517	11,508	43
769	2,542	5,710	85	1,801	44
765	1,665	5,316	54	646	45
4	877	394	31	1,155	46
4,510	5,107	15,309	336	5,135	47

* Passbook accounts Jan.–Apr.–July–Oct. — other savings accounts from date of deposit.

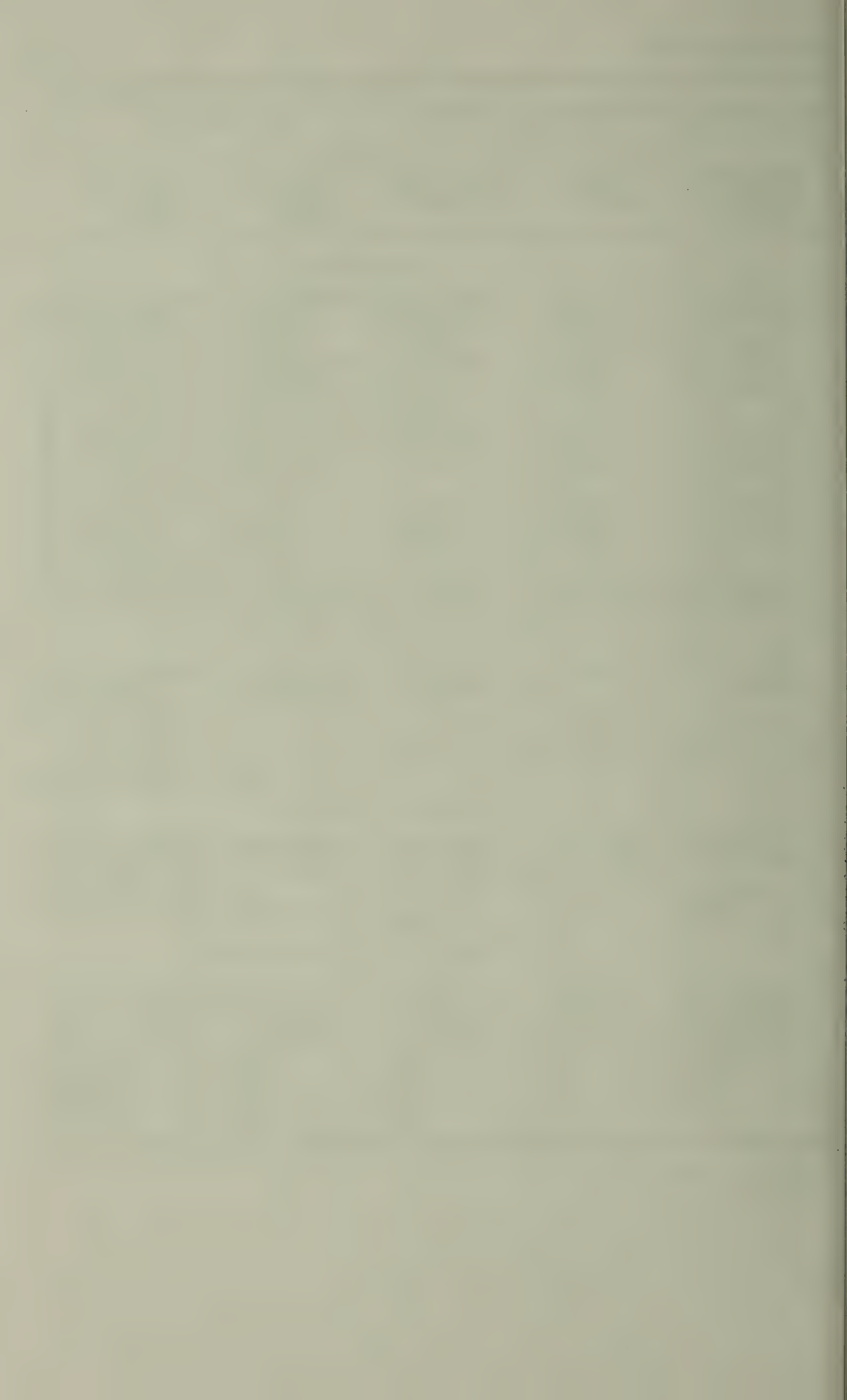
† Daily interest and special notice accounts 1st Monday Jan.–Apr.–July–Oct.

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 29, 1960	July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
Jan. 3, 1961	July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	
\$281,129 06	\$1,065,268 91	\$195,521 62	\$651,169 63	\$4,198,377 30	1
1,087,248 20	344,066 00	573,766 76	1,538,868 77	7,694,383 54	2
1,726,505 87	2,994,105 49	1,829,584 04	2,081,883 50	18,643,859 39	3
59,522 19	1,612,508 57	—	100,514 05	5,512,764 51	4
—	27,000 00	—	—	2,073,044 99	5
20,000 00	47,250 00	—	70,000 00	—	6
672,647 39	1,903,003 08	495,012 04	160,155 91	14,591,863 35	7
1,233,524 13	2,071,397 50	457,919 70	2,857,073 83	13,334,871 48	8
1,113,611 12	851,652 63	905,472 92	2,040,661 69	13,586,379 91	9
981,606 89	744,504 35	2,464,667 45	2,380,795 32	25,613,776 26	10
6,874 91	903 16	14,377 15	9,535 21	50,763 47	11
83,292 49	268,756 89	93,307 91	140,626 08	1,677,427 31	12
—	—	—	—	—	13
—	—	—	33,947 50	125,898 00	14
6,468 57	1,261 53	—	7,446 57	77,075 76	15
—	30,346 93	—	—	313,258 19	16
3 00	—	—	14,387 71	583,746 57	17
\$7,272,433 82	\$11,962,025 04	\$7,029,629 59	\$12,087,065 77	\$108,077,490 03	18
No Trust Department	\$73,730 56 10,037 50 138,253 71 — — — 3,238 63 175 79 — —	No Trust Department	No Trust Department	\$2,498,924 83 532,459 85 2,306,187 75 10,503 76 62,124 00 — 113,870 00 674,150 15 452,908 99 7,034 00 75,835 11	19 20 21 22 23 24 25 26 27 28 29
	\$225,436 19			\$6,733,998 44	30

LIABILITIES		WEST SPRINGFIELD
		WESTERN BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,734,764 24
2	Time deposits of individuals, partnerships and corporations	412,382 50
3	Savings deposits	482,273 28
4	Club deposits	13,328 50
5	Deposits of U. S. Government	79,404 14
6	Deposits of states, counties and municipalities	120,000 00
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	54,990 47
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	79,398 82
13	Accrued for taxes, interest, expenses, etc.	15,700 37
14	Other liabilities	22,526 31
15	Capital stock Preferred	—
16	Capital stock Common	280,000 00
17	Surplus	150,000 00
18	Guaranty fund	2,615 03
19	Undivided profits	156,152 49
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$4,603,536 15
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 25, 1962
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 2-July 1
33	Number of real estate loans	14
34	Average real estate loan	\$12,887 46
35	Average rate on real estate loans	6.48
36	Percentage of real estate loans to savings deposits	37.41
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$8,448 86
39	Amount of deposits	\$457,486 61
40	Amount of withdrawals	\$328,874 27
41	Net increase	\$137,061 20
42	Number of deposits	2,754
43	Number of withdrawals	1,176
44	Number of accounts opened	249
45	Number of accounts closed	117
46	Net increase in number of accounts	132
47	Number of accounts, December 31, 1965	749

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
\$3,496,436 02	\$6,022,287 02	\$1,846,323 31	\$7,675,865 64	\$54,449,293 90	1
593,531 85	727,759 37	141,250 00	576,500 00	2,561,665 75	2
1,338,449 79	2,257,015 63	2,063,943 03	738,633 92	30,094,753 32	3
7,146 50	25,135 00	21,629 00	16,971 00	510,353 00	4
505,164 81	159,062 30	53,669 20	242,935 20	1,420,692 79	5
300,771 68	904,284 28	2,073,287 48	474,472 52	3,326,294 76	6
1,000 00	137,471 21	3,661 75	280,326 19	679,499 17	7
156,131 50	58,098 93	86,650 62	605,773 79	2,530,335 99	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	33,947 50	125,898 00	11
89,548 33	82,595 86	207,520 27	273,791 00	3,149,924 60	12
—	106,487 04	2,155 70	29,136 85	710,662 36	13
32,542 88	306,030 85	—	321 52	117,337 76	14
—	—	—	—	—	15
350,000 00	200,000 00	200,000 00	525,000 00	2,321,200 00	16
186,658 00	550,000 00	125,000 00	275,000 00	1,881,000 00	17
9,400 00	175,000 00	15,800 00	2,100 00	797,800 00	18
135,503 08	75,721 88	119,551 23	174,601 54	2,016,799 77	19
—	—	—	—	—	20
70,149 38	175,075 67	69,188 00	161,689 10	1,383,978 86	21
\$7,272,433 82	\$11,962,025 04	\$7,029,629 59	\$12,087,065 77	\$108,077,490 03	22
No Trust Department	\$222,021 77 964 99	No Trust Department	No Trust Department	\$6,699,756 42 34,242 02	23
	—			—	24
	2,449 43			—	25
				—	26
	\$225,436 19			\$6,733,998 44	27
	—			\$18,465,227 45	28
	—			—	29
Jan. 3, 1961	Mar. 27, 1918	Feb. 15, 1960	May 18, 1956	Apr. 1, 1930	30
Monthly on 1st	Date of deposit	Monthly on 1st	Date of deposit	Date of deposit	31
Jan. 2–July 1	Quarterly on 1st*	Jan. 2–July 1	June 1–Dec. 1	Apr. 1–Oct. 1	32
39	148	57	—	1,697	33
\$17,247 37	\$10,195 22	\$8,684 42	—	\$8,598 62	34
5.97	5.10	5.60	—	5.36	35
50.25	66.85	23.98	—	48.49	36
4.00	3.00	3.50–4.00	3.00–4.00	4.00	37
\$35,331 02	\$68,497 16	\$63,463 29	\$17,655 70	\$746,600 08	38
\$1,418,167 74	\$1,724,003 29	\$1,772,910 82	\$1,066,124 09	\$19,495,757 26	39
\$1,216,429 20	\$1,747,533 28	\$1,515,160 87	\$623,680 37	\$11,296,545 15	40
\$237,069 56	\$44,967 17	\$321,213 24	\$460,099 42	\$8,945,812 19	41
14,285	5,978	13,795	3,980	106,677	42
10,301	3,906	7,645	2,297	61,594	43
1,005	350	1,266	933	11,682	44
425	419	674	303	3,935	45
580	169	592	630	7,747	46
3,276	2,192	3,721	890	33,912	47

*Jan.–Apr.–July–Oct.
† Decrease.



STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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STATEMENT No. 1

AGGREGATE STATEMENT OF THE BANKING DEPARTMENTS
OF TRUST COMPANIES
(In thousands)

No. Trust Companies Reporting	66 Dec. 31, 1965	64 Dec. 31, 1964	% of Total Assets	
			Dec. 31, 1965	Dec. 31, 1964
<i>Assets</i>				
Cash, clearing and cash items in the process of collection	\$195,359	\$189,166	7.14	7.49
Balances with banks	257,271	244,158	9.40	9.67
U. S. Government obligations, direct and fully guaranteed	471,349	473,303	17.23	18.75
State, county and municipal obligations	221,086	213,263	8.08	8.45
Other bonds, notes and debentures	27,911	24,338	1.02	.96
Corporate stocks	8,712	5,949	.32	.24
Real estate loans	331,366	292,239	12.11	11.58
Collateral loans	373,410	345,839	13.65	13.70
Unsecured loans	470,044	407,474	17.18	16.14
Installment loans	315,742	270,497	11.54	10.72
Overdrafts	1,876	1,027	.07	.04
Banking house, vaults, furniture and fixtures	45,673	39,215	1.67	1.55
Other real estate owned, etc., directly or indirectly	974	996	.04	.04
Customers' liability on acceptances outstanding	964	4,176	.03	.17
Prepaid expenses	1,875	2,060	.07	.08
Interest accrued but not collected	7,692	7,043	.28	.28
Other assets	4,769	3,431	.17	.14
TOTAL	\$2,736,073	\$2,524,174	100.00	100.00
<i>Liabilities and Capital</i>				
Demand deposits of individuals, partnerships and corporations	\$1,442,934	\$1,352,981	52.74	53.60
Time deposits of individuals, partnerships and corporations	104,080	80,703	3.80	3.20
Saving deposits	414,516	354,762	15.15	14.05
Club deposits	4,241	3,693	.16	.15
Deposits of U. S. Government (Including Postal Savings)	46,289	57,894	1.69	2.29
Deposits of states, counties and municipalities	176,603	158,661	6.45	6.29
Deposits of banks	112,272	106,317	4.10	4.21
Other deposits (certified, officers' checks, etc.)	50,050	54,130	1.83	2.15
Bills payable	3,416	804	.12	.03
Acceptances executed by or for account of this trust company	978	4,318	.04	.17
Income collected not earned	30,765	26,281	1.12	1.04
Accrued for taxes, interest, expenses, etc.	16,418	15,314	.60	.61
Other liabilities	54,147	47,258	1.98	1.87
Capital Stock, Preferred	200	200	.01	.01
Capital Stock, Common	75,268	71,488	2.75	2.83
Surplus	99,256	94,496	3.63	3.74
Guaranty Fund	16,895	16,066	.62	.64
Undivided profits ¹	48,975	42,711	1.79	1.69
Preferred stock retirement fund	—	—	—	—
Other capital reserves ²	38,770	36,097	1.42	1.43
TOTAL	\$2,736,073	\$2,524,174	100.00	100.00
Number of commercial depositors	615,959	581,691	—	—
Number of savings depositors	507,366	469,583	—	—

¹Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

²Includes valuation reserves (1965) \$28,262; (1964) \$26,500.

STATEMENT No. 2
AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
OF TRUST COMPANIES
(In thousands)

No. Trust Companies Reporting	34 Dec. 31, 1965	33 Dec. 31, 1964	% of Total Assets	
			Dec. 31, 1965	Dec. 31, 1964
<i>Assets</i>				
Government, state and municipal bonds	\$904,690	\$876,579	21.59	22.80
Other bonds	958,145	889,921	22.87	23.15
Stocks	1,996,432	1,796,973	47.65	46.74
Loans on real estate	89,139	80,476	2.13	2.09
Other loans	28,175	8,517	.67	.22
Real estate by foreclosure, etc.	—	—	—	—
Real estate owned	25,890	24,113	.62	.63
Deposits subject to check	74,910	74,077	1.79	1.93
Other bank deposits	91,995	76,019	2.19	1.98
Tangible personal property	1,229	1,458	.03	.04
Other assets	19,256	16,022	.46	.42
TOTAL	\$4,189,861	\$3,844,155	100.00	100.00

<i>Liabilities</i>			% of Total Liabilities	
As trustee, executor, administrator, etc.	\$4,152,978	\$3,809,949	99.12	99.11
Income	36,269	33,529	.87	.87
Earnings not transferred to the banking department	—	—	—	—
Other liabilities	614	677	.01	.02
TOTAL	\$4,189,861	\$3,844,155	100.00	100.00

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	28	\$4,205,061
December 31, 1961	28	\$5,053,319
December 31, 1962	28	\$4,306,725
December 31, 1963	27	\$4,933,571
December 31, 1964	26	\$5,295,978
December 31, 1965	26	\$6,001,228

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	11	\$395,958
December 31, 1961	12	\$441,429
December 31, 1962	12	\$514,358
December 31, 1963	9	\$479,388
December 31, 1964	8	\$470,795
December 31, 1965	7	\$475,985

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF BANKING DEPART

[Amounts shown in thousands.]

Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1956	59	\$162,078	\$246,314	\$490,784	\$108,372	\$37,337	\$4,085	\$158,748	\$221,789
1957	59	148,794	227,314	490,229	117,865	34,018	4,418	161,966	229,429
1958	60	153,523	226,539	589,942	136,789	27,482	4,513	180,263	219,032
1959	62	126,386	211,256	504,273	135,460	17,978	4,325	187,006	230,793
1960	65	134,162	215,360	498,253	139,548	11,098	4,666	200,699	259,539
1961	66	190,495	223,565	538,206	158,277	10,647	5,269	225,509	286,624
1962	67	202,537	250,633	543,944	168,761	11,223	5,730	247,698	304,956
1963	67	193,155	221,127	528,277	203,955	18,271	6,060	266,998	298,903
1964	64	189,166	244,158	473,303	213,263	24,338	5,949	292,239	345,839
1965	66	195,359	257,271	471,349	221,086	27,911	8,712	331,366	373,410

Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Indi- viduals, Partner- ships and Corpo- rations	Time Deposits of Indi- viduals, Partner- ships and Corpo- rations	Savings Deposits	Club Deposits	Deposits of U. S. Govern- ment (Including Postal Savings)	Deposits of States, Counties and Municipi- palities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Accept- ances Executed by or for Account of Trust Companies
1956	59	\$1,141,123	\$3,832	\$214,413	\$2,313	\$34,684	\$103,944	\$92,115	\$59,878	\$242	\$1,070
1957	59	1,124,855	2,463	224,606	2,602	42,750	114,852	85,843	45,366	—	1,079
1958	60	1,186,373	3,397	248,588	2,782	39,586	127,745	91,638	52,863	300	2,571
1959	62	1,106,654	4,496	258,314	2,838	40,945	135,320	73,073	50,452	650	3,972
1960	65	1,101,039	7,678	268,357	2,909	51,573	142,451	81,205	43,579	150	2,952
1961	66	1,277,208	19,238	283,212	3,010	53,949	144,838	93,796	53,587	—	1,062
1962	67	1,326,115	38,104	313,716	4,043	63,733	144,066	108,829	57,403	—	5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	804	4,318
1965	66	1,442,934	104,080	414,516	4,241	46,289	176,603	112,272	50,050	3,416	978

No. 3

STATEMENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1956 TO 1965, INCLUSIVE

[Amounts shown in thousands.]

Assets

Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$280,975	\$120,564	\$19,430	\$62	\$1,070	\$869	\$3,214	\$2,264	\$1,857,955	1956
277,163	138,104	24,817	94	1,077	961	4,245	2,008	1,862,502	1957
257,475	154,121	26,670	109	2,541	1,459	5,601	2,717	1,988,776	1958
281,873	164,974	26,824	142	3,165	1,319	5,077	2,716	1,903,567	1959
273,361	176,453	27,520	179	2,649	1,185	4,721	2,602	1,951,995	1960
335,116	194,426	32,473	68	1,053	1,668	5,629	2,903	2,211,928	1961
361,720	218,234	35,914	468	5,338	1,490	6,606	5,547	2,370,799	1962
396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964
471,920	315,742	45,673	974	964	1,875	7,692	4,769	2,736,073	1965

Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Capital Stock Preferred	Capital Stock, Common	Surplus	Guaranty Fund	Un-divided Profits ¹	Preferred Stock Retirement Funds	Other Capital Reserves ²	Total	YEAR
\$10,027	\$12,359	\$5,174	\$800	\$48,897	\$61,074	\$12,118	\$31,612	\$151	\$22,129	\$1,857,955	1956
11,298	14,025	8,948	800	50,066	67,831	11,850	30,682	25	22,561	1,862,502	1957
12,792	15,219	9,339	200	50,942	70,681	11,977	33,239	—	28,544	1,988,776	1958
14,703	10,448	12,108	200	49,063	67,772	12,063	35,578	—	24,918	1,903,567	1959
15,531	17,307	18,401	200	54,091	70,421	12,504	33,753	—	27,894	1,951,995	1960
17,716	15,057	22,252	200	60,911	83,291	13,839	37,042	—	31,720	2,211,928	1961
21,855	14,975	32,533	200	65,452	84,528	14,921	41,682	—	33,068	2,370,799	1962
23,061	16,161	33,713	200	67,371	93,519	16,046	38,932	—	33,743	2,424,784	1963
26,281	15,314	47,258	200	71,488	94,496	16,066	42,711	—	36,097	2,524,174	1964
30,765	16,418	54,147	200	75,268	99,256	16,895	48,975	—	38,770	2,736,073	1965

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Depart- ments	Govern- ment, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1956	41	\$711,556	\$376,500	\$1,043,648	\$9,421	\$5,797	—	\$27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	\$1	28,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	—	29,060
1959	38	765,066	582,427	1,262,546	25,523	4,495	—	27,408
1960	37	657,321	652,800	1,168,067	31,188	4,371	—	22,744
1961	36	704,717	707,077	1,385,273	36,329	8,348	—	23,244
1962	34	744,128	764,737	1,491,282	45,382	7,598	3	23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113
1965	34	904,690	958,145	1,996,432	89,139	28,175	—	25,890

No. 4

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1956 TO 1965, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$65,515	\$25,684	\$18,117	\$2,283,690	\$2,256,378	\$26,993	\$319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958
66,440	19,990	15,270	2,769,165	2,742,379	26,473	313	1959
57,124	21,067	15,628	2,630,310	2,605,245	24,699	366	1960
63,924	32,932	9,137	2,970,981	2,942,051	26,965	1,965	1961
64,811	50,404	16,367	3,207,701	3,178,579	28,747	334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964
74,910	91,995	20,485	4,189,861	4,152,978	36,269	614	1965

*Includes Executor, Administrator, etc.

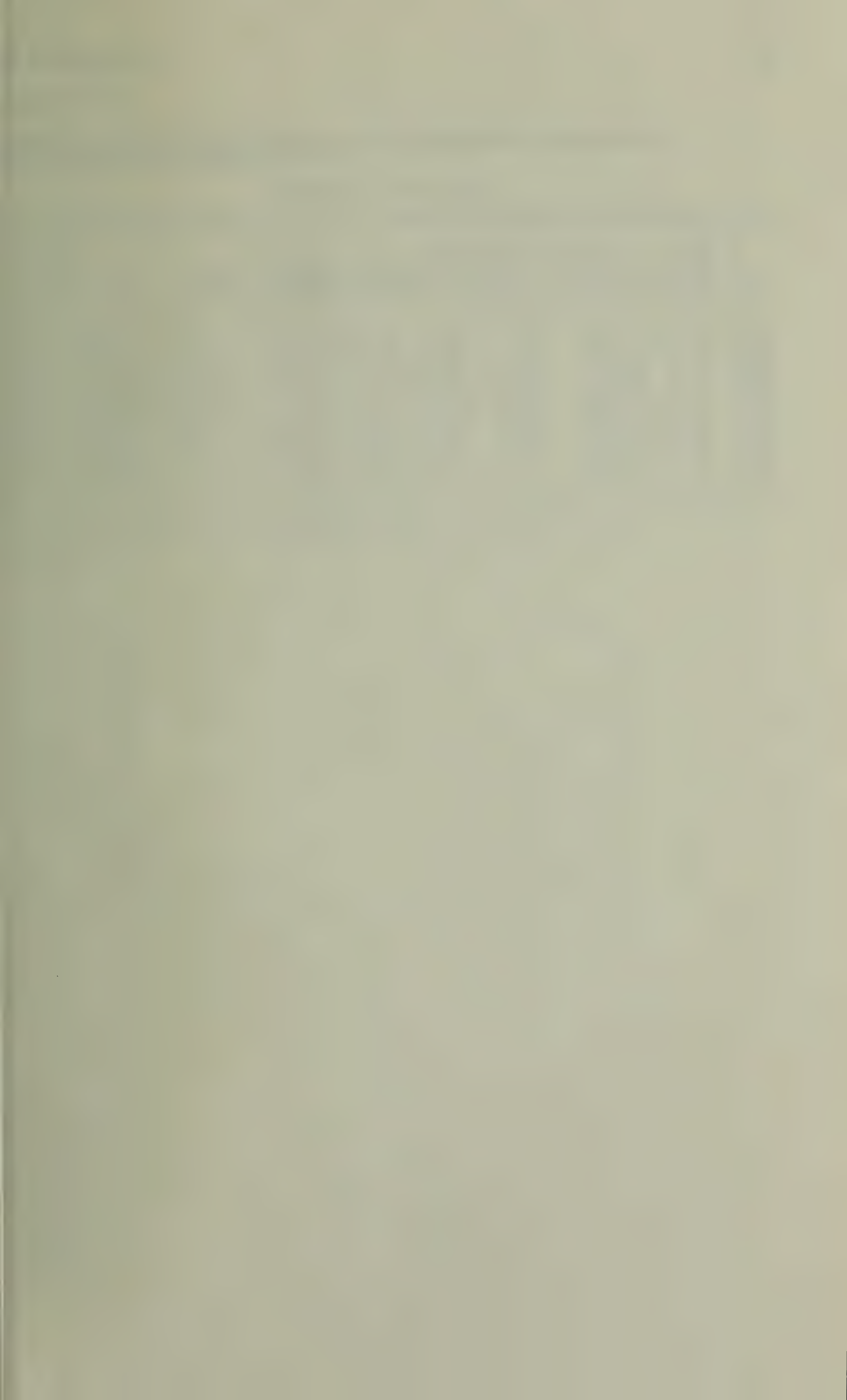
STATEMENT No. 5

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

BANKING DEPARTMENT

[Cents omitted]	1965	1964	1963	1962	1961
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$80,514,660	\$70,856,815	\$65,673,164	\$60,156,605	\$53,734,875
b Interest on U. S. Government obligations	15,233,908	15,909,615	15,699,057	16,310,381	15,247,707
c Interest and dividends on other securities	8,121,481	6,824,791	5,739,417	4,925,500	4,372,576
d Commissions and exchange	2,306,707	2,071,037	1,891,082	1,815,245	4,383,845
e Service charges	10,054,000	9,494,638	9,021,969	8,635,385	7,942,551
f Safe deposit rentals	1,028,258	982,027	967,459	942,241	904,233
g Bank building income	1,377,530	1,731,569	2,048,884	2,109,190	1,680,094
h Income from other real estate owned	42,369	16,812	16,855	7,280	57,776
i Trust department	30,668,466	27,875,873	25,921,320	25,508,002	19,264,823
j Other current operating earnings	1,501,252	1,205,509	788,338	725,329	605,685
k Gross current operating earnings	\$150,848,631	\$136,968,686	\$127,767,545	\$121,135,158	\$108,194,165
2 CURRENT OPERATING EXPENSES					
a Salaries	\$46,251,432	\$43,677,998	\$41,715,356	\$40,162,216	\$35,890,128
b Taxes, other than income and real estate	2,006,577	2,103,705	1,961,811	1,717,156	1,380,695
c Expense of occupancy and maintenance of banking quarters	11,267,709	10,988,002	11,130,799	10,824,549	9,207,172
d Expense allocable to other real estate owned	29,641	15,550	21,278	7,293	38,188
e Interest on savings deposits	12,822,337	10,651,435	9,712,010	8,734,145	7,320,933
f Interest on time deposits	5,169,121	3,289,330	2,233,795	1,073,384	443,177
g Interest and discount on borrowings	584,411	590,143	216,230	327,092	156,147
h Other current operating expenses	28,329,225	25,189,588	22,961,785	21,593,732	18,873,328
i Total current operating expenses	\$106,460,453	\$96,505,751	\$89,953,064	\$84,439,567	\$73,309,768
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1k less 2i)	\$44,388,178	\$40,462,935	\$37,814,481	\$36,695,591	\$34,884,397
4 LESS: TAXES ON NET INCOME					
a Federal	\$12,709,539	\$12,866,507	\$12,756,631	\$13,009,399	\$13,149,971
b State	2,796,103	2,635,239	2,511,569	2,538,542	2,609,808
c Total income taxes	\$15,505,642	\$15,501,746	\$15,268,200	\$15,547,941	\$15,759,779
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$28,882,536	\$24,961,189	\$22,546,281	\$21,147,650	\$19,124,618
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
a Profits on securities	\$690,731	\$832,511	\$1,090,306	\$2,097,386	\$4,763,882
b Profits on real estate owned by foreclosure, etc.	—	8,544	1,656	289	2,588
c Profits on other assets	10,597	26,838	38,476	17,068	30,324
d Recoveries on loans	154,677	169,858	71,667	187,773	125,151
e Recoveries on securities	1,858,441	1,525,842	221,850	45,980	449,351
f All other recoveries	2,428,964	1,393,011	1,213,235	751,884	2,008,618
g Total profits and recoveries	\$5,143,410	\$3,956,604	\$2,637,190	\$3,100,380	\$7,379,914
7 SUBTOTAL (5 plus 6g)	\$34,025,946	\$28,917,793	\$25,183,471	\$24,248,030	\$26,504,532
8 LOSSES AND CHARGE-OFFS					
a On loans	\$5,260,310	\$4,441,133	\$3,438,225	\$3,266,333	\$2,471,691
b On securities	2,237,674	570,304	1,043,204	1,090,210	943,145
c On real estate owned by foreclosure, etc.	31,062	7,722	15,951	131,712	4,428
d All other losses and charge-offs	1,773,221	2,125,639	2,268,505	1,840,903	2,477,280
e Total losses and charge-offs	\$9,302,267	\$7,144,798	\$6,765,885	\$6,329,158	\$5,896,544
9 NET PROFITS BEFORE DIVIDENDS (7 less 8e)	\$24,723,679	\$21,772,995	\$18,417,586	\$17,918,872	\$20,607,988
10 CASH DIVIDENDS DECLARED	12,765,290	11,269,668	10,762,642	10,512,342	9,436,968
11 NET PROFITS AFTER DIVIDENDS (9 less 10)	\$11,958,389	\$10,503,327	\$7,654,944	\$7,406,530	\$11,171,020
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	1,959,776	1,501,912	1,408,520	2,643,021	1,400,387
c Premiums on new capital sold	2,405,835	1,701,887	1,822,436	3,335,827	1,864,534
d Contributions to capital	220,000	878,168	231,250	410,024	12,332,405
e Total other additions to capital account	\$4,585,611	\$4,081,967	\$3,462,206	\$6,388,872	\$15,597,326
13 SUBTOTAL (11 plus 12e)	\$16,544,000	\$14,585,294	\$11,117,150	\$13,795,402	\$26,768,346
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	\$962,600	\$700,000	\$1,000,000	\$600,000
c Premiums on capital retired	—	3,096,517	1,265,947	1,377,359	1,430,362
d Total other deductions from capital	—	\$4,059,117	\$1,965,947	\$2,377,359	\$2,030,362
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$16,544,000	\$10,526,177	\$9,151,203	\$11,418,043	\$24,737,984
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	234,558,677	224,032,500	214,881,297	203,463,254	178,725,270
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$251,102,677	\$234,558,677	\$224,032,500	\$214,881,297	\$203,463,254

¹ Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.



STATEMENT

COMPARATIVE STATEMENT OF EARNINGS, EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES AND	
									Loans	
1956	59	\$78,714	\$104	\$3,835	\$56,362	\$18,413	\$175	\$1,372	\$2,249	
1957	59	84,521	99	4,359	61,737	18,326	410	1,383	2,160	
1958	60	89,232	107	5,221	69,453	14,451	6,745	1,659	2,170	
1959	62	93,745	128	5,807	65,367	22,443	349	3,554	2,053	
1960	65	104,815	199	6,657	76,808	21,151	5,143	1,672	2,736	
1961	66	108,194	443	7,321	81,305	19,125	4,797	2,583	2,472	
1962	67	121,135	1,073	8,734	90,180	21,148	2,115	986	3,266	
1963	67	127,768	2,234	9,712	93,276	22,546	1,130	1,507	3,438	
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441	
1965	66	150,849	5,169	12,822	88,470	28,882	702	4,442	5,260	

No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF
YEARS 1956 TO 1965, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	YEAR
Securities	All Other							
\$4,091	\$2,441	\$11,179	\$1,707	\$6,871	\$3,620	\$2,395	\$160,784	1956
4,195	1,117	12,647	4,487	7,204	4,132	5,798	166,582	1957
2,310	2,582	15,793	4,363	7,800	4,526	7,830	174,413	1958
9,937	1,947	12,409	3,409	7,877	11,112	3,171 ²	171,242	1959
4,260	2,296	18,674	4,299	8,734	6,755	7,484	178,725	1960
943	2,482	20,608	15,597	9,437	2,030	24,738	203,463	1961
1,090	1,973	17,919	6,389	10,512	2,377	11,418	214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964
2,238	1,804	24,724	4,586	12,766	—	16,544	251,103	1965

¹ Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.
² Decrease.

STATEMENT No. 7
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1956	447,026	380,888	827,914
December 31, 1957	472,914	394,468	867,382
December 31, 1958	496,695	416,896	913,591
December 31, 1959	476,171	424,868	901,039
December 31, 1960	485,152	433,113	918,263
December 31, 1961	510,791	443,932	954,723
December 31, 1962	545,039	469,872	1,014,066
December 31, 1963	564,549	471,080	1,035,629
December 31, 1964	581,691	469,583	1,051,274
December 31, 1965	615,959	507,366	1,123,325

STATEMENT No. 8
DIVIDENDS, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1965 TO DECEMBER 31,
1965, INCLUSIVE, OF SAVINGS DEPOSITS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

Deposits during year (1,891,734)	\$275,465,140 39
Dividends paid during year	12,150,483 81
	\$287,615,624 20
Withdrawals during year (928,761)	233,643,859 47
	\$53,971,764 73
Deposits added to system:	
Merger of First National Bank of Webster, Webster with Guaranty Bank & Trust Company, Worcester (6,391 accounts)	5,782,304 07
Increase	\$59,754,068 80
Total deposits December 31, 1964 (number of accounts 469,583; average of each \$755.48) .	\$354,761,484 95
Total deposits December 31, 1965 (number of accounts 507,366; average of each \$817.00) .	\$414,515,553 75

STATEMENT No. 9

DIVIDENDS PAID ON SAVINGS DEPOSITS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31, 1965

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
1.00 or less	1	1	1	3	5	7	7	3	—	12
1.01 to 1.25	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50	—	—	—	1	—	—	—	—	5	15
1.51 to 1.75	—	—	—	—	—	—	—	—	1	1
1.76 to 2.00	—	—	—	—	3	5	13	25	26	13
2.01 to 2.25	—	—	—	—	2	3	8	2	1	6
2.26 to 2.50	—	—	2	4	4	11	7	13	15	6
2.51 to 2.75	—	1	—	1	2	4	5	2	2	—
2.76 to 3.00	21	53	40	39	47	32	17	10	4	—
3.01 to 3.25	—	3	1	5	—	—	—	—	—	—
3.26 to 3.50	7	12	8	8	—	—	—	—	—	—
3.51 to 3.75	2	—	—	3	—	—	—	—	—	—
3.00 to 4.00 (variable)	11	9	9	—	—	—	—	—	—	—
4.00	21	—	—	—	—	—	—	—	—	—
Average Div. Rate	63 3.45	61 3.16	61 3.10	64 2.93	63 2.82	62 2.72	57 2.49	55 2.29	54 2.21	53 1.71

STATEMENT No. 10

AVERAGE RATE OF INTEREST ON INVESTMENT OF SAVINGS FUNDS IN REAL
ESTATE LOANS OF TRUST COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1965

Average Rate on Real Estate Loans	5.42
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STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Morris Plan Bank and Banking Co. of Chelsea	\$13,337 33	\$406,035 73	\$49,835 01
2	North Shore Bank and Banking Co. (Lynn)	102,619 83	524,952 57	100,139 40
3	New Bedford Morris Plan Co., The	50,778 72	462,107 87	115,211 47
	Totals	\$166,735 88	\$1,393,096 17	\$265,185 88

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment* Certificates
1	Morris Plan Bank and Banking Co. of Chelsea	—	—	\$3,352,627 24
2	North Shore Bank and Banking Co. (Lynn)	\$1,175,237 97	\$54,204 00	1,392,225 96
3	New Bedford Morris Plan Co., The	—	—	4,412,225 72
	Totals	\$1,175,237 97	\$54,204 00	\$9,157,078 92

* Includes Investment Certificates Pledged, \$74,933.29

No. 11

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1965

Loans†	Overdrafts	Banking Houses, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
\$3,648,574 87	—	\$29,976 15	\$17,975 29	\$501 00	—	\$4,166,235 38	1
3,691,298 91	\$170 79	33,028 11	952 65	606 27	\$19 67	4,453,788 20	2
4,546,160 35	—	67,207 66	26,436 11	5,130 00	—	5,273,032 18	3
\$11,886,034 13	\$170 79	\$130,211 92	\$45,364 05	\$6,237 27	\$19 67	\$13,893,055 76	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves‡	Totals	
\$173,764 89	\$106,586 90	\$100,000 00	\$385,507 85	\$47,748 50	\$4,166,235 38	1
312,135 80	97,866 25	100,000 00	1,288,037 48	34,080 74	4,453,788 20	2
122,775 99	123,457 29	100,000 00	451,417 45	63,155 73	5,273,032 18	3
\$608,676 68	\$327,910 44	\$300,000 00	\$2,124,962 78	\$144,984 97	\$13,893,055 76	

†Net of deposits on installment certificates hypothecated, \$3,333,845.71
‡Includes valuation allowances \$34,080.74

STATEMENT No. 12

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1965	1964	1963	1962	1961
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$1,060,147	\$876,409	\$699,132	\$590,333	\$887,431
b Interest on U.S. Government obligations	35,262	16,449	17,047	28,990	61,646
c Interest and dividends on other securities	1,287	5,496	3,854	4,790	7,789
d Service and investigation charges	574,990	507,683	415,424	337,052	363,918
e Fines	22,201	23,565	26,890	31,349	37,895
f Life insurance commissions	11,495	2,296	6,175	10,385	20,161
g Bank building income	1,390	1,390	1,380	1,380	1,305
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	13,813	17,132	9,699	10,812	25,040
j Gross current operating earnings	\$1,720,585	\$1,450,420	\$1,179,601	\$1,015,091	\$1,405,185
2 CURRENT OPERATING EXPENSES					
a Salaries, wages, directors' fees, etc.	\$305,619	\$267,516	\$225,936	\$210,822	\$377,420
b Taxes, other than income and real estate	17,739	14,202	12,101	10,348	15,635
c Expenses of occupancy and maintenance of banking quarters	67,774	66,462	58,129	57,395	107,752
d Expenses allocable to other real estate owned	—	—	—	—	—
e Interest on certificate funds	373,548	285,910	205,016	162,587	186,236
f Interest and discount on borrowing	—	2,151	86	297	1,597
g Other current operating expenses	301,432	254,339	207,986	174,719	277,359
h Total current operating expenses	\$1,066,112	\$890,580	\$709,254	\$616,168	\$965,999
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1j less 2h)	\$654,473	\$559,840	\$470,347	\$398,923	\$439,186
4 LESS: TAXES ON NET INCOME					
a Federal	\$201,480	\$171,528	\$168,020	\$154,309	\$153,637
b State	43,222	39,547	31,323	29,045	29,086
c Total income taxes	\$244,702	\$211,075	\$199,343	\$183,354	\$182,723
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$409,771	\$348,765	\$271,004	\$215,569	\$256,463
6 PROFITS ON ASSETS SOLD AND RECOVERIES					
a Profits on sale of securities	\$43,526	—	—	\$12,954	\$18,265
b Profits on other assets sold	—	—	—	—	—
c Recoveries on loans	11,571	\$28,156	\$50,736	76,627	34,953
d Recoveries on securities	—	—	—	—	—
e All other recoveries	11,573	7,433	—	26,100	36
f Total profits and recoveries	\$66,670	\$35,589	\$50,736	\$115,681	\$53,254
7 SUBTOTAL (5 and 6f)	\$476,441	\$384,354	\$321,740	\$331,250	\$309,717
8 LOSSES AND CHARGE-OFFS					
a On loans	\$86,103	\$49,191	\$86,802	\$83,758	\$86,670
b On securities	—	—	2,286	—	—
c All other losses and charge-offs	548	47,516	2,802	10,175	6,264
d Total losses and charge-offs	\$86,651	\$96,707	\$91,890	\$93,933	\$92,934
9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)	\$389,790	\$287,647	\$229,850	\$237,317	\$216,783
10 DIVIDENDS DECLARED					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	\$100,000	—	\$5,000	\$5,000	\$44,155
c Total dividends paid	\$100,000	—	\$5,000	\$5,000	\$44,155
11 NET PROFITS AFTER DIVIDENDS (9 less 10c)	\$289,790	\$287,647	\$224,850	\$232,317	\$172,628
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	—	—	\$50,000	—	\$33,000
c Premiums on new capital sold	—	—	20,000	—	85,922
d Contributions to capital	\$100,000	—	22,723	—	—
e Total other additions to capital account	\$100,000	—	\$92,723	—	\$118,922
13 SUBTOTAL (11 and 12e)	\$389,790	\$287,647	\$317,573	\$232,317	\$291,550
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	—	\$198,000	—
c Premiums on capital retired	—	—	—	479,054	—
d Total other deductions from capital account	—	—	—	\$677,054	—
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$389,790	\$287,647	\$317,573	\$444,737 ²	\$291,550
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	2,146,077	1,858,430	1,540,857	1,985,594	1,694,044
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$2,535,867	\$2,146,077	\$1,858,430	\$1,540,857	\$1,985,594

¹ Does not include valuation reserves carried in Capital Reserves on Statement 11.² Decrease.

STATEMENT No. 13

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1965	1964	1963	1962	1961
Portugal and Azores .	\$256,808	\$221,994	\$227,494	\$222,344	\$225,803
Great Britain .	124	231	6	6,663	4,937
Italy .	890,105	944,563	927,753	835,724	896,419
Brazil .	19,713	12,129	12,602	10,420	15,903
All other countries .	3,386	4,394	4,925	11,379	13,961
	\$1,170,136	\$1,183,311	\$1,172,780	\$1,086,530	\$1,157,023

STATEMENT No. 14

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1965 BY THOSE AUTHORIZED UNDER CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Guy and Hector Caiola .	290 Hanover Street, Boston .	Individual .	May 6, 1965 .	\$878,801	\$15,000
Eugenia Cordaro .	225 Hanover Street, Boston .	Individual .	Dec. 11, 1950 .	13,822	15,000
D/B/A T. T. Agency .	706 Eastern Ave., Fall River .	Individual .	June 11, 1953 .	108,273	15,000
Edmund and Yvonne M. Farinha .	434 Bay Street, Fall River .	Corporation .	March 2, 1946 .	79,690	15,000
John G. Lage Corporation .	101 Rivet Street, New Bedford	Corporation .	July 19, 1911 .	89,550	15,000
Guilherme M. Luiz & Co., Inc. .				\$1,170,136	

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston

Incorporated February 24, 1818

Lawrence A. Sykes, *President*

George C. Cutler, *Vice President and Secretary*

Charles V. Briggs, Jr., *Vice President*

Lee H. Hallowell, *Assistant Vice President*

Richard Claybourne, *Treasurer*

Richard A. Lutus, *Assistant Treasurer*

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., G. C. Cutler, G. P. Gardner,
H. R. Guild, A. P. Loring, John Lowell, L. A. Sykes,
C. M. Williams, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash on hand and in banks . . .	\$489,227 74	Purchase of investments . . .	\$ 25,508 33
Commercial paper . . .	155,000 00	Accrued expense payable . . .	50,770 81
U. S. Government securities . . .	203,209 38	Federal taxes, etc., withheld . . .	170,600 00
Other bonds . . .	172,162 50	Deferred compensation . . .	85,525 74
Stocks . . .	934,404 32	Reserve for life annuities . . .	164,642 23
Loans on real estate . . .	200 00	Capital funds:	
Office equipment (net) . . .	20,151 40	Capital stock . . .	\$1,000,000 00
Investment in subsidiaries . . .	124,071 41	Earned surplus . . .	1,526,603 84
Investment in affiliate . . .	788,135 50		\$2,526,603 84
Notes receivable . . .	24,000 00	Less—Treasury stock . . .	65,200 80
Prepaid insurance and taxes . . .	5,947 95		2,461,403 04
Other assets . . .	41,939 95		
	<u>\$2,958,450 15</u>		<u>\$2,958,450 15</u>

MASSACHUSETTS LIFE FUND

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash in banks . . .	\$ 2,768,191 49	Purchase of investment securities . \$	1,981,644 47
Commercial paper . . .	541,629 86	Accrued expense payable . . .	18,740 35
U. S. Government securities . . .	15,830,745 16	Capital funds:	
Corporate bonds . . .	27,731,550 39	Units of beneficial	
Foreign bonds . . .	3,309,847 27	interest	
Stocks . . .	68,138,418 47	(11,214,092) \$	112,220,958 99
Receivable for shares sold . . .	351,068 68	Capital gain	
Accrued income receivable . . .	773,496 41	surplus . . .	5,192,470 72
		Undistributed	
		net income . . .	31,133 20
			117,444,562 91
	<u>\$119,444,947 73</u>		<u>\$119,444,947 73</u>

HOSPITAL LIFE TRUST

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash in bank . . .	\$ 74,553 58	Purchase of investment securities . . .	\$54,810 00
U. S. Government securities . . .	301,053 13	Accrued expense payable . . .	1,849 48
Other bonds . . .	299,177 22	Taxes payable . . .	41,404 46
Stocks . . .	640,802 41	Deposits by unit holders . . .	14,126 33
Accrued income receivable . . .	9,619 13	Capital funds:	
Prepaid taxes . . .	6,500 00	Units of beneficial	
		interest (10,549) \$	640,004 73
		Capital gain surplus . . .	712,880 82
		Undistributed net	
		income . . .	2,616 34
			1,355,501 89
	<u>\$1,467,692 16</u>		<u>\$1,467,692 16</u>

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE

(MISCELLANEOUS ACCOUNTS)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1965

Assets		Liabilities	
Cash in banks	\$ 315,368 56	As trustee: Principal	
U. S. Government securities	26,300 00	Invested	\$13,488,234 22
Other bonds	150,044 50	Uninvested	100,363 91 \$13,588,598 13
Stocks	11,659,276 38		
Insurance and annuity contracts	322,485 66	As trustee: Income	
Investment in Massachusetts Life		Invested	\$30,361 70
Fund	998,736 72	Uninvested	226,888 61 257,250 31
Deposits in savings banks	297,467 32		
Real estate loans	76,100 00	Accounts payable — shares	78,210 99
Prepaid taxes	75,000 00	Taxes payable	61,499 36
Other assets	64,784 51	Unclaimed dividends	4 86
	\$13,985,563 65		\$13,985,563 65

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: J. E. Banks, M. D. Brown, P. S. Bush, *Louis Curtis, W. R. Driver, Jr., *Gerry Brothers & Co.,
E. T. Gerry, E. R. Harriman, *W. A. Harriman, F. W. Hoch, S. Y. Hord, R. L. Ireland, III,
F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance,
L. J. Newquist, R. V. Roosa, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		
Cash on hand and due from banks		\$ 92,082,336 00
United States Government securities		33,773,981 00
State, municipal and other public securities		41,025,315 00
Other marketable securities		2,699,821 00
Loans and discounts		128,404,749 00
Customers' liability on acceptances		17,589,194 00
Other assets		7,268,005 00
		\$322,843,401 00
Liabilities		
Deposits — Demand		\$281,750,625 00
Acceptances — Less amount in portfolio		19,768,347 00
Accrued interest, expenses, etc.		1,059,145 00
Capital	\$ 4,000,000 00	
Surplus	16,265,284 00	20,265,284 00
		\$322,843,401 00

*Limited Partner.

BAYSTATE CORPORATION

77 Franklin Street, Boston

Incorporated October 9, 1944

Officers: Philip Eiseman, *President*; Richard Wengren, *Sr. Vice President and Treasurer*;
G. A. Hibbard, *Vice President*; J. T. Noonan, *Secretary and Clerk*.

Directors: F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson, P. S. Gaither, D. S. Greer,
Richmond Lewis, J. A. Lunn, J. T. Noonan, J. H. Orr, P. H. Theopold, Richard Wengren.

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets	
Cash and due from banks	\$ 284,460 00
Investments (at book value):	
Member banks	\$36,098,198 00
United States Government obligations	1,525,341 00
State and Municipal obligations	99,625 00
Non-banking affiliated companies	100,000 00
Other assets	52,134 00
	<u>\$38,159,758 00</u>

Liabilities	
Dividend payable	\$ 502,510 00
Accrued for taxes, interest, expenses, etc.	164,006 00
Deferred income	27,894 00
Capital:	
Common stock	\$12,562,740 00
Capital surplus	3,012,185 00
Earned surplus	4,218,397 00
Increase in underlying equity in member banks	17,672,026 00
	<u>\$38,159,758 00</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	30,000	26,540	\$ 1,060,949
Harvard Trust Company	10	440,000	245,440	6,929,137
Manufacturers National Bank of Bristol County	10	37,000	28,957	1,043,963
Merrimack Valley National Bank, Haverhill	20	43,750	41,688	2,104,131
Middlesex County National Bank	10	250,000	140,346	5,558,586
Newton-Waltham Bank and Trust Company	10	200,000	108,632	4,250,359
Norfolk County Trust Company	10	335,000	174,051	5,721,815
The Union Market National Bank of Watertown	10	100,000	63,833	2,085,450
Valley Bank and Trust Company	10	292,500	167,522	6,772,714
Winchester Trust Company	10	20,000	11,190	571,094
				<u>\$36,098,198</u>

82 Devonshire Street, Boston

Incorporated December 30, 1964

Lawrence H. Martin, *President*
John K. Benson, *Vice President*
Leslie J. Scott, *Vice President*
Frederick W. Swasey, *Vice President*

D. Thomas Trigg, *Vice President*
William B. Wadland, *Treasurer and Secretary*
Thomas J. Byrne, *Assistant Treasurer*
Edward F. Gibbons, *Assistant Treasurer*

C. F. Avila, C. W. Bartlett, J. K. Benson, A. T. Collier, G. F. Doriot, H. S. Geneen, E. M. Gordon,
F. T. Hammond, Jr., R. M. Jenney, R. V. Jones, A. S. Knowles, H. T. Marshall, L. M. Martin,
J. N. Philips, D. B. Sinclair, B. E. Smith, L. P. Stack, C. H. Stocker, Jr., T. D. Trigg,
B. A. Trustman, John Wallace, R. B. Young, V. C. Ziegler.

Assets

Cash and due from banks	\$ 56,741 00
Investments:	
Member banks (Corporation's equity in combined underlying net assets of affiliated banks)	65,281,376 00
Marketable securities (at market value)	11,362,741 00
Dividends and interest receivable	758,555 00
	<u>\$77,459,413 00</u>

Liabilities

Dividend payable		\$755,000 00
Accounts payable and accrued expenses		34,538 00
Federal income taxes		43,200 00
Estimated federal income taxes on unrealized appreciation of marketable securities		1,750,900 00
Capital:		
Common stock	\$7,550,000 00	
Capital surplus	10,427,351 00	
Earned surplus	51,699,473 00	
Unrealized appreciation of marketable securities less estimated federal income taxes	5,198,951 00	
		<u>74,875,775 00</u>
		<u>\$77,459,413 00</u>

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Shawmut Bank	\$12 50	800,000	800,000	\$51,662,087
National Bank of Plymouth County	10 00	75,000	59,232	2,195,310
County Bank and Trust Co.	10 00	60,000	40,330	1,061,105
Everett National Bank	10 00	45,000	31,285	1,294,802
Lexington Trust Co.	10 00	40,000	26,810	1,124,717
Melrose Trust Co.	10 00	24,000	16,756	777,839
Needham National Bank	10 00	15,000	8,200	497,055
Newton National Bank	10 00	60,000	40,854	1,242,655
Merchants-Warren National Bank	10 00	60,000	40,610	1,554,904
Somerville National Bank	10 00	50,000	39,781	1,994,630
Wakefield Trust Co.	10 00	30,000	21,765	820,004
Waltham Citizens National Bank	10 00	15,000	10,224	565,654
Winchester National Bank	10 00	20,000	13,760	490,614
				\$65,281,376

STATEMENT OF ASSETS AND LIABILITIES

For the year ended December 31, 1918

Consolidated Statement of Assets and Liabilities

The following table shows the assets and liabilities of the company for the year ended December 31, 1918. The assets are divided into current assets and fixed assets. The liabilities are divided into current liabilities and long-term liabilities. The total assets are equal to the total liabilities plus the net worth of the company.

STATEMENT OF CURRENT ASSETS AND LIABILITIES

Current Assets: Cash, Accounts Receivable, Inventory, Prepaid Expenses, Other Current Assets. Total Current Assets: \$1,234,567.

Current Liabilities: Accounts Payable, Short-Term Debt, Other Current Liabilities. Total Current Liabilities: \$567,890.

Fixed Assets: Land, Buildings, Equipment, Other Fixed Assets. Total Fixed Assets: \$345,678.

Long-Term Liabilities: Bonds Payable, Mortgages, Other Long-Term Liabilities. Total Long-Term Liabilities: \$123,456.

Net Worth: Capital Stock, Retained Earnings, Other Equity. Total Net Worth: \$876,543.

INVESTMENT IN SHARES OF CAPITAL STOCKS OF OTHER COMPANIES		Number of Shares		Value	
Company Name	Number of Shares	Par Value	Market Value	Unpaid Dividends	Total Value
ABC Corporation	100,000	\$10.00	\$12.00	\$2.00	\$1,200,000
DEF Corporation	50,000	\$5.00	\$6.00	\$1.00	\$500,000
GHI Corporation	25,000	\$2.50	\$3.00	\$0.50	\$250,000
JKL Corporation	15,000	\$1.50	\$1.80	\$0.30	\$150,000
MNO Corporation	10,000	\$1.00	\$1.20	\$0.20	\$100,000
PQR Corporation	5,000	\$0.50	\$0.60	\$0.10	\$50,000
STU Corporation	3,000	\$0.30	\$0.36	\$0.06	\$30,000
VWX Corporation	2,000	\$0.20	\$0.24	\$0.04	\$20,000
YZA Corporation	1,000	\$0.10	\$0.12	\$0.02	\$10,000
Total	211,000	\$211,000	\$255,600	\$41,120	\$517,720

